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ABSTRACT

This annotated bibliography was developed to provide high school and college teachers in consumer economics a reference to teaching materials and aids on personal finance. The content is presented in five sections, as follow: (1) reference materials for teachers (includes eighteen entries of general reference materials; thirteen college and high school student texts; and three magazines, newspapers, and consumer guides); (2) printed materials for students (includes fifty-five entries); (3) visual aids (includes forty-six entries of films, forty-one filmstrips, three slide/tape series, and two posters and work charts); (4) games and simulations (includes twenty-two entries); and (5) evaluation measures and programmed instruction (includes eight entries). The entries, arranged alphabetically in each section by author or title, include some or all of the following: author, title, publisher, publication date, cost, grade level, source, length, and annotation. (EM)

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FOR
PERSONAL FINANCE

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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Compiled by
Graduate Students in
CONSUMER ECONOMIC EDUCATION
Georgia State University
September-December, 1977
Dr. Charles C. Boardman, Instructor

As a service to teachers by
Georgia Council on Economic Education
and
Center for Business and Economic Education
Georgia State University
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FORWARD

This bibliography was prepared at the request of the State Department of Education by graduate students in CONSUMER ECONOMIC EDUCATION at Georgia State University during the Fall Quarter of 1977. It is designed specifically for teachers of the new state-mandated course in personal finance. The bibliography is not comprehensive, since the volume of materials and aids in consumer education is vast. Rather, it is intended to provide teachers with a handy reference of materials and aids which other teachers, in similar teaching situations, have evaluated.

This bibliography, as well as the bibliography for teachers of "principles of economics, business, and free enterprise," is one of the services to teachers by the Center for Business and Economic Education, Georgia State University, and the Georgia Council on Economic Education. Additional copies may be obtained from the following Centers for Economic Education.

Augusta College
Berry College
Georgia Southern College
Georgia State University
University of Georgia
Valdosta State College
West Georgia College

These Centers can also provide assistance to school systems implementing personal finance in their curricula.

Charles C. Boardman
January 1, 1978

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REFERENCE MATERIALS FOR TEACHERS

General Reference Materials

Boyd, F.L. and Stovall, R. A Handbook of Consumer Education. Rockleigh, NJ: Allyn and Bacon, Inc. 1978. $13.95.

An excellent methods text or teacher resource, which contains key ideas/ concepts, objectives, learning strategies, and resource materials for 15 topics in consumer education. Recommended for curriculum committees.

Boyd, Fannie Lee and Cebik, Mary Helen. Consumer Education: A Resource Guide for Georgia Schools. Athens, Georgia: The Department of Business Education, University of Georgia. 1973. $3.00 (paper)

An excellent guide providing suggestions as to important concepts, objectives, learning experiences, and resources for consumer education.

Boyd, Fannie Lee and Trooboff, M.M. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press. 1976.

An excellent teacher reference for advanced high school or junior college students, which stresses the interrelationships of spending, planning, values, goals, and resources.

Campbell, Sally R. Consumer Education in an Age of Adaptation. Chicago: Sears Roebuck and Company. 1971. $2.00 (Address: Consumer Information Services, Dept. 703, Public Relations, Chicago, IL 60684)

A booklet with content based on an analysis of consumer activities in the modern marketplace and the financial world. Education objectives provided to direct both teacher & student. Glossary & questionnaires.

Cornacchia, Harold J. Consumer Health. St. Louis: The C.V. Mosby Co. 1976.

Includes consumer information on psyco-social factors involved in consumer health, healing philosophies other than orthodox medicine, health services, guidelines for selection of health insurance, health products available, health costs, and laws to protect the consumer.

Epstein, David G. Consumer Protection. St. Paul, Minnesota: West Publishing Company. 1976. (paper)

A succinct exposition of the law to which a student or lawyer can turn for reliable guidance. Emphasis on what the law is--not what the law should be.

Eyster, Elvin S., Warmke, Roman F., Wilson, W.H., Wyllie, E.D., Consumer Economic Problems. Cincinnati: South-Western Publishing Company, 1971.

This book contains information on our economic system with emphasis on personal and family problems relating to earning an income.

Fetterman, Elsie and Schiller, Margery K. Let the Buyer Be Aware. New York: Fairchild Publications, Inc. 1976. $5.95.

A question and answer book to help consumers handle and avoid personal problems. An excellent resource for personal use.

Graf, David. Teaching Consumer Education. Delta Pi Epsilon, Gustavus Adolphus College, St. Peter, MN 56082. 1977. $3.00

Handy sourcebook including an overview of consumer education. Directory of consumer topics, topical outline, suggested readings, etc.

Georgia State University Department of Public Service and Center for Business and Economic Education. Instructional Guide/Training Manual: Model Program to Provide Consumers' Education to Low-Income Atlantans. Atlanta, Georgia: Georgia State University. 1976-1977. Free.

Model program to train representatives from low-income communities to instruct their fellow community members on relevant consumer topics. Lesson plans and learning activities have application for high school classes as well as adults.

Keynes, John Maynard. The General Theory of Employment, Interest, and Money. New York: Harcourt, Brace, and World, Inc. 1964. $2.95.

Classic statement of causes and cures for severe ups and downs in the economic cycle. Major point of reference for post-depression fiscal policy.

Mandell, Lewis. Economics From the Consumer's Perspective. Chicago: Science Research Associates, Inc. 1975. $10.95.

This book consists of a thorough and in-depth study of consumer economics. At the outset, the author states that his objectives are to distill the principles of economics and bring them into a useful perspective for the student. The text covers numerous aspects of economics including such topics as determination of family income, consumer demand, taxation, and monetary policies.

McCarry, Charles. Citizen Nader. New York: The New American Library, Inc. 1973. $1.25 (paper)

An account of Ralph Nader, the "consumer champion" from his immigration to America from Lebanon, his graduation magna cum laude from Princeton, to his national involvement in helping to protect the consumer.

Porter, Sylvia. Money Book. New York: Avon Books. 1976. $5.95 (paper)

A guide to every phase of personal money management. It tells how to earn money, spend it, save it, invest it, borrow it, and use it. Interesting reading with vivid, everyday examples.

President's Committee on Consumer Interests. Suggested Guidelines for Consumer Education. Washington, D. C. 1970 (paper)

A short 58-page booklet developed to assist the teacher in planning programs of consumer education. Strong emphasis on student participation, community involvement, and parental cooperation. Group activities fully illustrated which help bring insight and meaning to topics covered. Activities are sectioned into grades K-12.

Rosenbloom, Joseph. Consumer Complaint Guide. New York: Macmillan Publishing Company, Inc. 1975. $4.95.

This book provides a ready, single source of information that can aid the consumer in finding the right person or agency to help with his particular consumer problem.

Solomon, Grady L. The Radical Consumer's Handbook. New York: Ballantine Books, Inc. 1972. $1.25 (paper)

Explains the reasons for our consumer revolution beginning in the late 1950's. Two aspects of consumer action spelled out: How to confront corporate abuses and how to use normal grievance machinery. A list of businesses and government agencies are listed to which consumers can address complaints.

United States Department of Agriculture. Consumers All. Washington: The U. S. Government Printing Office. 1965. $2.95.

This handbook presents practical results of efforts of the government to make the lives of people happier, and more economically fulfilling. This book is very comprehensive in that it tells many things about buying, using, or making food, clothing, furnishings for the home and many other areas.

College and High School Texts for Students

Antell, Gerson and Harris, Walter. Economics for Everybody. New York: Amsco School Publications, Inc. 1976 $2.45. High School.

The text and exercise materials in this book provide a foundation for the development of skills needed to understand both the social science of economics and the everday economic world.

Bailard, Thomas E., Biehl, David L., and Kaiser, Ronald W. Personal Money Management. Science Research Associates, Inc., Chicago. 1973. College

This text is designed to enable the student to analyze and direct his or his family's financial affairs. This text also presents a useable approach in solving complex problems faced by today's consumer.

Bartok, Fred F. and Lee, Edward B. Personal Economics. Boston: Holbrock Press, Inc. 1977. High School.

This book gives practical instruction in handling money, managing financial affairs and indicates the philosophy and attitude necessary for successful financial achievement. A further feature of the book is that it helps to develop a mature and responsible viewpoint toward national problems and priorities in order for one to intelligently deal with the conflicts inherent in a relatively free society.

Contemporary Consumer Series. Edited by Hillis K. Idleman and Max O. McKitrick. New York: Gregg Division/McGraw Hill. 1975. High School

Easily adapted to any consumer education program, these eight modules help students develop the skills and attitudes needed to handle all types of consumer problems and issues. Emphasizing personal and societal values, the series offers students an insight into their present and future expenditures of time and money.

Feldman, Robert, Levy, Leon and Sasserah, Simpson. The Consumer in the Marketplace. New York: Pitman Publishing Corp. 1970. $5.88 High School.

An excellent text for the high school student. The book contains information related to buying practices that one should use and buying practices that one should avoid. Excellent sections for the teacher to use in evaluating the student and checking his progress are included also. These sections include review questions, practical exercises and problems in consumer mathematics.

Finkelstein, Milton and Nitzburg, Arthur, and Gelormio, A. Gerald. Living in a Consumer's World. New York: Globe Book Company, Inc. 1974. High School.

Designed with the student in mind. The format of each chapter is arranged in a manner to maintain student interest through visual perception and readability. Emphasis on making the student a wiser consumer through laws to protect him, ways to recognize value, and how to make wise choices.

Gelormino, A. Gerald. Living in a Consumer's World. New York: Globe Book Company, Inc. 1977 (latest edition). High School.

Ideas and activities relating to the following topics: (1) Transportation, (2) The Economics of Nutrition, (3) Clothing in Your Budget, (4) The World of Appliances, (5) The Question of Housing, and (6) Planning for Your Future.

Gerrmann, Robert and Jelley, Herbert M. American Consumer. New York: South-Western Publishing Co. 1973. $7.96. High School

Written to help young people become better consumers. Emphasis is placed on building positive and constructive attitudes, which enable the consumer to approach the marketplace confidently. Helps the student recognize his needs, gather pertinent data, and make intelligent buying decisions. Workbook provided.

*Kennedy, John W., and Olsen, Arthur R. Economics: Principles and Applications. 8th edition. Cincinnati: South-Western Publishing 1972. $6.66. High School.

A challenging text for above-average students. It has been updated in this most recent edition to maintain its relevancy. Good attention to concept formation and problem-solving skills.

Linder, Bertram L. Economics for Young Adults. New York: W.H. Sadler, Inc. 1977. High School.

Ideas and activities relating to the following topics: (1) Americans as Consumers, (2) Americans at Work, (3) How Americans Live, (4) Business in America, and (5) Urban Economics.

*indicates book is listed in the Georgia Textbook List, 1977.

*McCarty, Marilu Hurt. Dollars and Sense: An Introduction to Economics. Tucker, Georgia: Scott, Foresman and Company. 1976. $5.21 High School.

Emphasis is on concept development and economic reasoning through verbal analysis and application. Good basic coverage as well as focus on current economic problems. Written for easy reading and designed to allow for independent study.

Warmke, Roman F., and Wyllie, Eugene D. Consumer Economic Problems. Cincinnati: South-Western Publishing Company. 1977. $9.84 High School.

An excellent primer for a high school economics teacher. Most helpful when utilizing the personal interest approach in the development of economic concepts.

*Warmke, Roman F., and Wyllie, Eugene D. Consumer Decision Making. Cincinnati: South-Western Publishing Company. 1977. $8.16. High School.

Places an expanded emphasis on consumer economics. A personal-interest approach is used to develop basic economic reasoning that will help the student (1) operate intelligently and efficiently as a member of society and (2) understand our economic system and the interrelationships of the individual with business and government. Workbook provided.

Magazines, Newspapers, and Consumer Guides

BUYING GUIDE ISSUE CONSUMER REPORTS, Consumers Union of the United States, Inc., 256 Washington St., Mount Vernon, New York 10550. 1976. $3.00

A compilation of product test reports, brand-and-model ratings, and general buying guide for use through 1976. All of the reports have been carefully reviewed and revised.

CHANGING TIMES, The Kiplinger Washington Editors, Inc. Washington, D.C. $1.00.

A monthly magazine with articles evaluating goods and services. Contains no advertising--strictly editorial. All phases of consumerism covered--automobiles, real estate, taxes, shopping tips, products.

CONSUMER INDEX. Ann Arbor, Michigan: Pierian Press, Inc. $10.00 single issue. $39.50 per year.

A magazine published quarterly in May, August, November, and February. Provides coverage of periodical issues and services. Lists subjects and periodicals available.

PRINTED MATERIALS FOR STUDENTS

ABOUT CHECKING ACCOUNTS, Hamilton National Bank, Knoxville, Tennessee. Channing L. Bete Company, Inc. Greenfield, Mass. 01301. Cost: Free Grade Level: 7-9.

This fifteen-page booklet explains the safety factor and time saving advantages of having a checking account. The easy to read booklet describes why having a checking account can be the key to sound money management.

ACCEPTING CREDIT RESPONSIBILITY, Family Financial Education Program, Colak Corporation, 231 South La Salle Street, Chicago, Ill. 60693. (Teachers Guide & Student Problem Book) Cost: Free. Grade Level: 9-12.

This guide and accompanying materials on credit give teachers an extra classroom tool to reinforce in students certain relationships and and concepts as they prepare for their role of buyers, savers, and borrowers in the future. Personal economics is stressed. Student activities and problems are especially good.

ACCEPTING CREDIT RESPONSIBILITY, Trust Company Bank of Georgia, P.O. Drawer 44188, Atlanta, Georgia 30302, Phone: (404) 588-8479. (Teachers Guide and Student Workbook) Cost: Free. Grade Level: 9-12.

A workbook that uses a learn-by-doing approach to assist students with using credit wisely.

A DATE WITH YOUR FUTURE, Institution of Life Insurance, 277 Park Avenue, New York, New York 10017. Cost: $12.00 (learning packet). Grade: 11-12.

One of a three-part packet of learning experiences on personal and family money management. This 33-page workbook has 30 copies obtainable with $12.00 purchase and additional copies up to 100 are available free of charge upon request.

A DISCUSSION OF FAMILY MONEY: HOW BUDGETS WORK AND WHAT THEY DO, Institute of Life Insurance, 277 Park Avenue, New York, New York 10017. Cost: Free. Grade Level: 9-12

A simple and useful booklet on budgeting and money management.

A DIVIDED RESPONSIBILITY FAMILY BUDGET PLAN, Educational Services Division, National Consumer Finance Association, 1000 Sixteenth Street, N.W., Washington, D.C. 20036. Cost: Free. Grade Level: 11-12.

A "Slide Guide" that shows averages for developing sound budget plans. It shows "his" and "hers" divided responsibility. Can be used with "Divided Responsibility" step-by-step budget worksheet.

A FAMILY GUIDE TO PROPERTY AND LIABILITY INSURANCE, Insurance Information Institute, 110 William Street, New York, New York 10038. Cost: Free. Grade Level: 11-12.

Briefly and in simple terms this booklet explains how your home, your car, your household furnishings can be insured against losses.

A GUIDE FOR BUDGETING FOR THE FAMILY, Home and Garden Bulletin No. 108, U.S. Department of Agriculture, Supt. of Documents, U.S. Goverment Printing Office, Washington, D.C. 20402. Cost: 10¢. Grade Level: 11-adult.

This bulletin tells how to develop and follow a spending plan that you can use to make your dollars respond to the wishes of your family. It includes sample forms that may be helpful.

A GUIDE TO BUDGETING FOR THE YOUNG COUPLE, Home and Garden Bulletin No. 98, U.S. Department of Agriculture, Supt. of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Cost: 10¢. Grade Level: 11-adult.

This pamphlet shows the basic steps for setting up and using a simple workable budget--one evolved from your own experience, tailored to your income and situation, and geared to your individual goals.

A GUIDE TO BUDGETING FOR THE YOUNG COUPLE, DeKalb Extension Services, DeKalb County Courthouse, Decatur, Gerogia 30030. Cost: Free. Grade: 11-12.

This 15-page booklet tells why young couples should plan, how to plan, and how to make budgeting work. It is easy to read and follow as a guide.

A HOMEBUYER'S GUIDE, American Bankers Association, 1120 Connecticut Avenue, N.W., Washington, D.C. 20036. Cost: Free. Grade Level: 12-adult.

This booklet answers the questions that bankers are asked most frequently by prospective homeowners.

A MONEY SAVING OFFER! Federal Trade Commission, 6th and Pennsylvania Avenue, N.W, Washington, D.C. 20580. Cost: Free. Grade Level: 9-12.

A pamphlet stressing the need for shopping at more than one place for credit.

A ONE-WEEK TEACHING UNIT ON CONSUMER EDUCATION, Educational Services Division 1000 Sixteenth Street, N.W., Washington, D.C. 20036. Cost: Free. Grade Level: 9-12.

Through the use of multi-media materials, family budgeting and money management tips are presented in a one-week teaching unit.

A SPENDING AND SAVINGS PLAN IS A FAMILY GOAL, Consumer Services, 2 Peachtree Street, N.W., Atlanta, Georgia 30303. Cost: Free. Grade Level: 11-12

A single guide and workbook for developing a spending and savings guide.

AUTO INSURANCE FOR THE 1970's, Allstate, 3585 Northside Parkway, N.W., Atlanta, Georgia 30327. Cost: Free. Grade Level: 11-12.

This pamphlet talks about repaying auto accident victims, no-fault for the careless driver, and other reasons why auto insurance helps hold down the rising costs of operating automobiles.

AUTO LOANS, The Citizens and Southern Banks in Georgia. Cost: Free. Grade Level: 11-12.

This pamphlet tells the reader why considering financing a new car through a bank is the best way to save money.

THE BANK BOOK, Frank E. Richards Publishing Company, Inc., P.O. Box 66, Phoenix, New York 13135. Cost: $1.95. Grade level: 4-6.

This comprehensive worktext on understanding banking discusses choosing a bank, savings accounts, checking accounts, Christmas clubs, savings bonds, and other banking services.

BANK SERVICES AND YOU, American Bankers Association, 1120 Connecticut Avenue, N.W., Washington, D.C. 20036. Cost: Free. Grade Level: 11-12.

A booklet that tells all about checks, savings accounts, certificates of deposit, loans, safe deposit boxes, trust services, and planning for retirement.

BANKING, BUDGETING, AND EMPLOYMENT, Frank E. Richards Publishing Company, Inc., P.O. Box 66, Phoenix, New York 13135. Cost: $1.95. Grade level: 4-6.

This worktext presents the vocabulary and procedure of banking, budgeting, and employment using worksheet questionnaires and story problems.

BASIC PRINCIPLES IN FAMILY MONEY AND CREDIT MANAGEMENT, National Consumer Finance Association, 1000 Sixteenth Street, N.W., Washington, D.C. 20036. Cost: Free. Grade Level: 11-12.

This booklet presents sales installment credit and cash installment credit and how they are frequently used by today's consumers.

BE A GOOD SHOPPER, Division of Home Economics, Federal Extension Service, U.S. Department of Agriculture, Supt. of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Cost: 5¢. Grade level: 11-12

This bulletin stresses that in order to be a good shopper you need to plan what to buy, when to buy, and where to buy.

BUSINESS AND CONSUMER ARITHMETIC, Prentice-Hall Educational Book Division, Englewood Cliffs, New Jersey 07632. Cost: $20.00 (text, workbook, test, and guide). Grade Level: 11-12.

Students gain valuable problem-solving and decision-making experience through case studies simulating real situations. A survey text is included to ensure understanding.

BUYING A USED CAR?, Georgia Department of Human Resources, Office of the Comptroller General, Atlanta, Georgia 30303. Cost: Free. Grade Level: 11-12.

This sheet offers tips to think about before buying a used car. It has good guidelines.

BUYING A T.V. SET, Georgia Consumer Services Program, Georgia Department of Human Resources, Atlanta, Georgia 30303. Cost: Free. Grade Level: 11-12.

This hand-out offers suggestions for buying a television. It provides a toll-free number for assistance in buying or repairing a TV set.

CAN YOU READ STOCK MARKET QUOTATIONS?, Educational Service Bureau, Dow Jones and Company,Inc., 55 Marietta Street, NW., Atlanta, GA 30303. Cost: Free. Grade Level: 11-12.

An explanation of the many abbreviations necessary to interpret the activity of the various stocks.

CARE LABELS, Federal Trade Commission, 6th and Pennsylvania, Washingtion, D.C. 20580. Cost: Free. Grade Level: 9-12.

Points out how care labels can help you get the most from your clothing dollar.

CONSUMER CHECKLIST FOR AUTO REPAIRS, Georgia Consumer Services Unit, 47 Trinity Avenue, S.W., Atlanta, Georgia 30334. Cost: Free. Grade Level: 11-12.

This pamphlet provides the consumer with a checklist for auto repair and lists agencies to contact for assistance.

CONSUMER CHECKLIST ON BUYING LAND, Georgia Consumer Services Unit, 47 Trinity Avenue, S.W., Atlanta, Georgia 30334. Cost: Free. Grade Level: 11-12.

This pamphlet provides the consumer with a checklist for buying land and with a list of your legal rights as a consumer.

CONSUMER EDUCATION BOOKS FOR GRADES 9-12, Changing Times Education Service, 1729 H Street, N.W., Washington, D.C. 20006. Cost: $15 Grade Level: 9-12.

Set of 22 booklets on money management, the market place, consumer law, insurance, savings, and investments, and housing. These clearly written and illustrated booklets are motivating and easy to read.

CONSUMER INFORMATION CATALOG, GSA, Consumer Information Center, Pueble, CO 81009. Free quarterly.

A catalog of federal publications of consumer interest. Each catalog contains information on more than 200 federal consumer publications.

CONSUMER LAW, Changing Times Educational Service, 1729 H Street, N.W., Washington, D.C. 20006. Cost: $79.50 (30 copies each of 5 books)

Four conceptually-structured units teaching today's laws protecting consumer's rights to: be informed, safety, choose, and be heard.

CONSUMER MATHEMATICS WORKBOOK, John Wiley & Sons, Inc., 605 Third Avenue, New York, New York 10016. Cost: $3.95. Grade Level: 10-12.

This consumer math workbook is for the less-skilled student who had difficulty balancing checkbooks and/or figuring the best buys.

CONSUMER PURCHASING, Robert W. Randall, author, Pendulum Press, Inc., The Academic Bldg., Saw Mill Road, West Haven, Connecticut 06516 Cost: $1.25. Grade Level: 9-12.

This booklet is one part of a 9-book Consumer Education Series, each book focusing on a specific area of the marketplace. This particular book discusses truth-in-lending, food value and cost, furniture and appliances, care and use of clothing, planning an insurance program, and purchasing services and advertising.

CONSUMER TIRE GUIDE, Public Documents Distribution Center, Pueblo, Colorado 81009. Cost: Free. Grade Level: 11-12.

This guide offers tips on tire selection, care, safety, and mileage. It gives suggestions on driving habits that will lengthen the life of your tires. Good tool to use.

CONSUMER REPORTER (newspaper). Publisher: Thomas M. Brooks, P.O. Box 1056, Carbondale, Ill. 62901. Subscription rate(minimum 15 sub. to one address): $2.75 per school semester which includes 9 student-oriented editions.

Each edition covers key concepts, facts, principles, laws and current trends and issues relating to consumer education.

CONSUMER REPORTS. Consumers Union of United States, Inc. Mount Vernon, New York. $1.00 monthly.

A monthly product-testing publication issued by Consumers Union since 1936. Provides consumers with information on goods and services. Ratings are based on estimated overall quality without regard to price. Products tested are bought on open market by CU shoppers and ratings based on laboratory tests.

CONSUMERS RESEARCH. Consumers Research, Inc. Washington, N. J. $2.95

This yearly handbook is written by the original consumer product testing and reporting organization. Rates products by brand name. A buying guide to be used throughout the year. Extensive research and investigation done on goods and services.

CONSUMERS RESEARCH. Consumers Research, Inc. Washington, D. C. $1.00

Monthly magazine dedicated to service of the consumer--reports on laboratory and other tests on a wide range of consumer goods and services and also has tips for the consumer.

CURRENT CONSUMER, Curriculum Innovations, Inc., 501 Lake Forest Avenue, Highwood, Ill. 6004b. Cost: $3.25 (9 issues). Grade Level: 10-12.

This monthly magazine exposes young consumers to the concepts of consumer awareness, giving them facts to promote discriminating buying and alerting them to federal agencies, consumer agencies, and private business.

1976-77 GUIDE TO DISCOUNT BUYING. Consumers Digest, Inc. Chicago. $2.95

This guide lists thousands of the most popular nationally advertised name brand products. It discusses and rates products, listing best buy choices of Consumer Disgest editors and experts.

EVERYBODY'S MONEY, CUNA, Box 431B, Madison, Wisc. 53701. Quarterly. $1/yr.

Magazine filled with practical, informational articles on consumer topics. Useful reference for keeping up to date on current issues and developments in consumer affairs.

MONEY. Time-Life, Inc., Chicago, IL 60611.

Monthly magazine which treats all aspects of money management and personal finance. Excellent reference for teachers and students. "Money Learning Program" will be of interest to teachers. More information: Money Learning Program, Dayton Bldg, Morris Plains, NJ

DECADE OF DECISION, Education Services, Institute of Life Insurance, 277 Park Avenue, New York, New York 10017. Cost: Free. Grade Level: 12.

This 46-page booklet presents insurance as an individual matter depending on one's financial situation and one's need. Using a step-by-step approach, the booklet allows students to experience several individual's encounters with insurance.

DOLLARS AND SENSE, DeKalb Extension Services, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free. Grade Level: 9-12.

This programmed learning activity takes students through the steps of writing checks and balancing checkbooks. It also includes 11 banking terms that are necessary to know.

DOLLARS AND SENSE, Scholastic Book Services, 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07632. Cost: $1.25. Grade Level: 4-6.

An 80-page skill book focussing on money management needs/wants, budgeting, banking, credit, installment buying, and comparison shopping. Also teaches how to read labels, understand warranties and contracts, managing a checking account, and evaluating ads.

DON'T BE GYPPED, Federal Trade Commission, Washington, D.C. 20580 Cost: Free. Grade Level: 9-12.

A brochure on deceptive sales tactics.

EVERY TEN MINUTES, Insurance Information Institute, Division of Education, 110 William Street, New York, New York 10038. Cost: Free. Grade Level: 10-12.

This leaflet explains how automobile accidents causing injury or death relate to auto insurance.

FACTS YOU SHOULD KNOW ABOUT BUYING OR BUILDING A HOME, Better Business Bureau, Healey Building, Atlanta, Georgia 30306. Cost: 25¢. Grade Level: 11-12.

This booklet gives detailed information on buying a home and the considerations that have to be evaluated. Helpful checklist on house value.

FACTS YOU SHOULD KNOW ABOUT HOME FIRE PROTECTION, Better Business Bureau, Educational Division, Healey Building, Atlanta, Georgia 30306. Cost: 15¢. Grade Level: 11-adult.

Following the recommendations in this booklet will help you prevent a fire in your home. It alerts you to basic precautions to protect lives and property if fire strikes. It covers fire insurance on the home. (16 pages)

FACTS YOU SHOULD KNOW ABOUT INVESTMENT COMPANIES, Better Business Bureau, Educational Division, Boston Mass. Cost: 15¢. Grade Level: 11-12.

This booklet points out the salient features of investment companies or investment trusts, so that prospective investors may more easily distinguish between the different types of these organizations and recognize the important factors involved.

FACTS YOU SHOULD KNOW ABOUT SCHEMES, Better Business Bureau, Educational Division, Atlanta, Georgia. Cost: 15¢ Grade Level: 11-12.

This 24-page booklet furnishes unbiased factual information about unfair schemes.

FACTS YOU SHOULD KNOW ABOUT YOUR CREDIT, Better Business Bureau, Educational Division, Healey Building, Atlanta, Georgia. Cost: 15¢ Grade Level: 11-12.

This booklet is designed to help you in knowledge and satisfactory use of consumer credit. (16 pages)

FACTS YOU SHOULD KNOW ABOUT YOUR LEGAL PROBLEMS, Better Business Bureau, Educational Division, Healey Building, Atlanta, Georgia. Cost: 15¢ Grade Level: 11-12

One of a series of FACT booklets on business, merchandise, and financial subjects published to aid consumers in their everyday money management problems and relations with business. This booklet is to help the public avoid legal difficulties and controversies in connection with many simple business transactions. (16 pages)

FAIR CREDIT BILLING, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Cost: Free. Grade Level: 9-12.

This pamphlet explains how to resolve a billing dispute in a way that protects your credit rating.

FAIR CREDIT REPORTING ACT, Federal Trade Commission, Washington, D.C. 20580. Cost: Free. Grade Level: 9-12.

This brochure describes the "Fair Credit Reporting Act." This act protects consumers against circulation of inaccurate or obsolete information and insures that consumer reporting agencies exercise their responsibilities in a manner that is fair and equitable to consumers.

FAMILY FINANCIAL MANAGEMENT, G146, South-Western Publishing Company, Palo Alto, California, or local Atlanta office. Cost: $2.97 per practice set including transactions, source documents, record book, checkbook, and files. Grade Level: 11-12.

The principles learned in this simulated activity can be used for a family of four, a young couple during the first year of marriage, or a single person. Daily transactions and business papers guide each individual situation through money problems with possible alternatives for managing their money.

FASHIONS IN DINING, Sears, Roebuck and Company, Consumer Information Services, Dept. 703-Public Relations, 303 E. Ohio Street, Chicago, Ill. 60611. Cost: set of 50, $2.50. Grade Level: 9-12.

A 16-page pamphlet which discusses the buymanship and use of table appointments as they relate to principles of design. Includes a section on care, as well as definitions for dining.

FIVE STEPS TO FINANCIAL SECURITY, DeKalb Extension Services, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free. Grade Level: 9-12.

This programmed learning activity gives five steps to security: setting goals, knowing income, knowing expenses, making a plan, and putting a budget to work. Examples are shown in each of these steps to see how this plan works.

FOOD, CLOTHING, AND SHELTER, Modern Consumer Education, Grolier Educational Corporation, 845 Third Avenue, New York, New York 10022. Grade: 9-10

This program consists of 27 written units in booklet form in the areas of food, clothing, and shelter. The units are self-instructional and cover skills in comparing prices, comparing sizes and types of food, and reviewing prices. Excellent material.

FOOD SHOPPER LANGUAGE, Consumer Information, Public Documents Distribution Center, Pueblo, Colorado 81009. Cost: Free. Grade Level: 11-12.

Here are some terms used in the meat, dairy, and cereal sections of the grocery store--which is where a good part of our food dollars go. Also included are a few cooking terms. (8 pages)

THE GOOD THINGS OF LIFE--ON CREDIT, International Consumer Credit Association, 375 Jackson Avenue, St. Louis, Missouri 63130. Cost: Free. Grade Level: 12.

This booklet offers free suggestions on the value of personal credit, establishing credit, maintaining good credit, with guidelines for the wise use of consumer credit.

GUIDELINES FOR THE WISE USE OF CONSUMER CREDIT, ICCA Supply Department, 375 Jackson Avenue, St. Louis, Missouri 63130. Cost: 100 copies for $3.00. Grade Level: 11-12.

Handout card listing the ten guidelines for the wise use of consumer credit.

GUIDE TO FEDERAL CONSUMER SERVICES, Consumer Information Center, Pueblo, Colorado 81009. Stock #057D. Cost: Free. Grade Level: 11-adult.

A list of consumer services of Federal Departments and Agencies that are directly concerned with the right to information, to choice, to safety, to redress, and to education. (39 pages)

GUIDE FOR INFORMED BUYING, Sears, Roebuck and Company, Dept. 703FR, Chicago, Ill 60611. Cost: set of 50, $2.50. Grade Level: 9-12

The pages in this booklet (reprinted from Sears 1970 Spring/Summer & Fall/Winter General Catalogs) contain basic buying information everyone can use wherever he shops. They are printed as a public service and as a permanent reference for the consumer.

HANDBOOK OF LIFE INSURANCE, Institute of Life Insurance, 277 Park Avenue, New York, New York 10017. Cost: Free. Grade Level: 12.

This seven-chapter booklet is designed to simplify learning about one or more phases of life insurance. It describes the value and security of life insurance and gives pointers for policy holders. Good reference book.

HELP YOUR CREDIT BUREAU HELP YOU, Associated Credit Bureaus, Inc., 6767 Southwest Freeway, Houston, Texas 77036. (form E-3) Cost: Free Grade Level: 11-12.

This leaflet was written to give some background information on what the credit bureau is, how it operates, and what it means to the consumer.

HFC'S MONEY MANAGEMENT PROGRAM, Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Ill 60601. Cost: Individual booklets, 35¢ each. MMI Booklet Library attractively boxed, $3.50 each. *Note: Each booklet is available individually or as a library of 12 booklets. Grade Level: 9-12, college, adult.

REACHING YOUR FINANCIAL GOAL. A personalized easy-to-use plan for managing income.

IT'S YOUR CREDIT--MANAGE IT WISELY. A comprehensive and objective guide to understanding consumer credit.

CHILDREN'S SPENDING. Offers help to adults in teaching children how to manage money.

YOUR FOOD DOLLAR. Explains how to plan and shop for food and includes guides for buying all types of food.

YOUR CLOTHING DOLLAR. Gives wardrobe planning, buying, and care information.

YOUR HOUSING DOLLAR. Shows how to plan housing needs and costs whether you rent, buy, or build.

YOUR HOME FURNISHINGS DOLLAR. Discusses good design and offers guidelines for purchasing home furnishings and decorating materials.

YOUR EQUIPMENT DOLLAR. Offers suggestions for buying equipment in the home and large and small appliances.

YOUR SHOPPING DOLLAR. Explains the consumer's role as purchaser, customer, and citizen.

YOUR AUTOMOBILE DOLLAR. Discusses buying, maintaining and operating a car.

YOUR HEALTH AND RECREATION DOLLAR. Describes how to plan a health and recreation program.

YOUR SAVINGS AND INVESTMENT DOLLAR. Shows how to set up a savings and investment program based on present and future needs and goals.

Note: Supplement--Individual filmstrip kits from $2.00 to $4.50 each. MMI Filmstrip Library, $15.00 each.

HOME SAVE HOME, The Soap and Detergent Association, 475 Park Avenue South, New York, New York 10016. Cost: Free. Grade Level: 9-12.

This colorful pamphlet uses illustrations to remind parents how to prevent accidents from happening in the home. Helpful suggestions provided.

HOW IS THE HEALTH OF YOUR PORTFOLIO, New York Stock Exchange, Inc., School and College Relations, 11 Wall Street, New York, New York 10005. Cost: Free. Grade Level: 11-12.

This booklet provides some common sense guidelines to follow in keeping an eye on your investments. It helps you see the opportunities you might miss, or the risks you might take, by not reviewing your holdings on a systematic basis.

HOW OVER-THE-COUNTER SECURITIES ARE TRADED, Merrill Lynch, Pierce, Fenner & Smith, Inc., 70 Pine Street, New York, New York 10005. Cost: Free. Grade Level: 11-12.

This 20-page booklet is in question and answer form. It explains the operation of the over-the-counter market and the role it plays in our economy.

HOW TO BE A BETTER SHOPPER, Consumer Services, The Sperry and Hutchinson Company, 2900 West Seminary Drive, Fort Worth, Texas 76133. Cost: 10¢ per copy. Grade Level: 11-12.

This 12-page booklet shows that the practical rewards for being a better shopper are a balanced budget, more quality for money spent, and better living for the whole family.

HOW TO BUY LIFE INSURANCE AND SAVE MONEY, Allstate, 3585 Northside Parkway, Atlanta, Georgia 30327. Cost: Free Grade Level: 11-12.

This booklet describes the value of life insurance and gives advice on selecting plans most suitable to one's needs.

HOW TO FIGURE THE DOLLAR COST OF CREDIT, DeKalb Extension Service, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free Grade: 9-12.

In 3 easy steps this pamphlet describes how much it costs to use credit. Space is provided to fill in an example of buying on credit.

HOW TO GET WHAT YOU WANT, Fulton County Extension Services, 506 County Administration Building, Atlanta, Georgia 30303. Cost: Free Grade Level: 9-12.

This pamphlet discusses home management and how planning, controlling, and evaluating as you make decisions can help you reach your goals. A good guide for class discussion about making decisions.

HOW TO INVEST, WHAT EVERYBODY OUGHT TO KNOW ABOUT THIS STOCK AND BOND BUSINESS, Merrill, Lynch, Pierce, Fenner, and Smith Inc., One Liberty Plaza, 165 Broadway, New York, New York 10006. Cost: Free. Grade Level: 11-12.

Describes the who, what, why, where, how and when of investing.

HOW TO MANAGE YOUR MONEY, American Bankers Association, 1120 Connecticut Avenue, N.W., Washington, D.C. 20036. Cost: Free Grade: 11-adult.

This booklet tells how to set up a budget, how to stretch your food dollar, how to get more house or apartment for your money, how to finance your daughter's four years in medical school, and how to retire in style. It stresses how to get the most out of money services and what to do if you find yourself in financial hot water. (75 pages)

HOW TO MANAGE YOUR MONEY CLEVERLY, Associated Credit Bureaus, Inc., 6767 Southwest Freeway, Houston, Texas 77036 (Form #E-5) Cost: Free. Grade Level: 11-12.

A pamphlet about managing money before shopping and before spending. A simple explanation of figuring the cost of credit and shopping around before getting a loan, this pamphlet gives suggestions on reading before signing and working with a personal budget.

HOW TO READ A FINANCIAL REPORT, Merrill, Lynch, Pierce, Fenner & Smith, Inc. 270 Peachtree Street, N.E., Atlanta, Georgia 30303. Phone: 404-522-1313. Cost: Free Grade Level: 11-12.

This booklet is a basic course on corporate annual reports. It explains how to read a financial report in order to interpret whatever has happened to the corporation during the year.

INSIGHTS INTO CONSUMERISM: UNDERSTANDING ADVERTISING, Educational and Consumer Relations Department, J.C. Penney Company, Inc. Cost: $1.25 Grade Level: 11-12. Brochures available on other materials.

This packet of learning experiences gives basic information about advertising and suggests ways to clarify our own values.

INSURANCE FOR THE HOME, Insurance Information Institute, Educational Division, 110 William Street, New York, New York 10038. Cost: Free Grade Level: 10-12.

This leaflet briefly explains the properties that are covered under a homeowners policy, what the properties can be insured against and the factors affecting the cost of insuring a home. It also explains liability insurance.

IT'S YOUR CREDIT--MANAGE IT WISELY, Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Ill. 60601. Cost: Free. Grade Level: 10-12.

The booklet is published to guide students in understanding consumer credit and managing credit dollars.

INVESTIGATING BEFORE YOU INVEST, Securities & Exchange Commission, Washington, D.C. 20549. Phone: (202) 755-4846. Cost: Free. Grade Level: 11-12.

This brochure informs you, as a possible investor, of the intricacies of investing.

INVESTING, Institutional Investor Systems, Inc., 488 Madison Avenue, New York, New York 10022. Cost: $30 per year or $3.00 single copy. Grade Level: 11-12.

A magazine in which publicly-owned companies have been reaching their future shareowners. Investing guarantees 100% investor readership.

JOURNEY THROUGH A STOCK EXCHANGE, American Stock Exchange, 86 Trinity Place, New York, New York 10006. Cost: Free. Grade Level: 8-12.

A 24-page color cartoon book about the workings and functions of the American Stock Exchange. It explains a share of stock, history, where it is today, specialist, and gives a portrait of an investor and a glossary.

KALEIDOSCOPE, Consumer Information Services, Sears Roebuck, Inc., Dept. 703-Public Relations, 303 East Ohio, Chicago, Ill. 60611. Cost: Free Grade Level: 9-12.

This educator resource service contains informative articles of interest to the instructor as well as a reading script and study guide for the development of concepts and generalizations based on the visual material, Young Fashion Forecast filmstrips. (47 pages)

KEEPING YOUR MONEY HEALTHY, Federal Reserve Bank of New York, Public Information Department, 33 Liberty Street, New York, New York 10045. Cost: Free. Grade Level: 9-10.

This well illustrated 16-page booklet describes how we live in a money economy. It explains how the Federal Reserve System works and how the consumer can help to make it work.

LET'S GO SHOPPING, Frank E. Richard Publishing Company, Inc., P.O. Box 66, Phoenix, New York 13135. Cost: $1.75. Grade Level: 4-6.

This workbook explains where to shop and how to shop for merchandise and buy wisely.

MAIL FRAUD LAWS PROTECTING CONSUMERS, INVESTORS, BUSINESSMEN, PATIENTS, AND STUDENTS, Public Documents Distribution Center, Pueblo, Colorado 81009. Cost: Free Grade Level: 11-12.

This 27-page booklet informs the consumer about his rights in dealing with "knowingly-made false claims." Provided in the booklet are some areas in which postal inspectors conduct investigations.

MAKING THE MOST OF YOUR MONEY, Educational Services, Institute of Life Insurance, 277 Park Avenue, New York, New York 10017. Cost: Free. Grade Level: adult.

A booklet containing five stories about people who have money problems. The experiences of the people in these stories may help in understanding money problems and what can be done about them.

MANAGING PERSONAL INCOME, Trust Company of Georgia, P.O. Drawer 4418, Atlanta, Georgia 30302. Phone: (404) 588-8479. Cost: Free (student problem book and teachers guide). Grade Level: 11-12.

A workbook that uses a learn-by-doing approach to assist students with handling their personal income more effectively.

MANAGING YOUR MONEY, Superintendent of Documents, Division of Home Economics, Federal Extension Service, U.S. Dept. of Agriculture, U.S. Government Printing Office, Washington, D.C. 20402. Cost: 10¢ per bulletin Grade Level: 11-12.

This bulletin is very helpful for low-income families. It helps point out how to use their money to help get what they need and want. It also helps them make and follow spending plans.

MATHEMATICS IN ACTION, Education Division, Institute of Life Insurance, Health Insurance Institute, 277 Park Avenue, New York, New York 10017. Cost: Free Grade Level: 7-8.

Written for a junior-high math class. Problems, games and experiments help teach students about the tools of life insurance.

MIND YOUR MONEY LEAFLETS, Money Management Institute,Household Finance Corp. Prudential Plaza, Chicago, Illinois 60601. Cost: 25¢ (set of three). Grade Level: 9-12. (designed for use with groups of limited income, reading ability and experience. Also available in Spanish)

WHEN YOU SPEND. Offers easy-to-understand charts to make developing a spending plan easier.

WHEN YOU SHOP. Offers simple-to-follow steps for judging quality of products, selecting stores and wise shopping.

WHEN YOU USE CREDIT. Presents basic guidelines for knowing when to use credit, the kinds of credit available and the costs of credit.

MONEY IN YOUR LIFE: A WOMAN'S GUIDE TO FINANCIAL PLANNING, Institute of Life Insurance, Community Services, 277 Park Avenue, New York, New York 10017. Cost: Single copy free. Grade Level: 11-12.

This booklet on financial planning for women covers your attitudes and your money, a system for your spending, your financial tools, your future--opportunities and risks, and rounding out your financial planning.

MONEY: MASTER OR SERVANT? Federal Reserve Bank of New York, Public Information Department, 33 Liberty Street, New York, New York 10045 Cost: Free. Grade Level: 11-junior college.

A comprehensive description of the money market is given in this 44-page booklet. An outline of the Federal Reserve organization is included. Each part of this booklet is detailed enoungh to be taught as a separate unit of study.

MONEY TALKS OR YOU'VE GOT TO HAVE A PLAN MAN, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601. Cost: Free Grade: 9-12.

This leaflet shows how the personal approach makes your own plan . establish your priorities.

MORE FOR YOUR MONEY: A CONSUMER EDUCATION MANUAL, National Consumer Information Center, 3005 Georgia Avenue, N.W., Washington, D.C. 20001. Cost: $10.00 Grade Level: 11-12.

This manual was designed to give the consumer information about defending himself when problems arise from purchasing goods and services.

MY MONEY PLAN, Georgia Consumer Services Program, 15 Peachtree Street, N.W. Atlanta, Georgia 30303. Cost: Free. Grade Level: 9-12.

This manipulative money planner helps you get the most for your money, know exactly where each dollar is spent, know what extras you can afford and help you save money.

OUR FAMILY'S HEALTH INSURANCE: DO WE KNOW THE ANSWERS? Health Insurance Institute, Department W, 277 Park Avenue, New York, New York 10017. Cost: Free. Grade Level: 11-adult.

This booklet was prepared to aid families in their protection program. It gives them a place for their own family's health insurance and health cost records. (20 pages)

PERSONAL FINANCE: BUDGETING FROM PAYDAY TO PAYDAY, Cardinal Associates, Inc., 427 E. Morehead Street, Charlotte, North Carolina 28202. Cost: $61.91. Grade Level: 11.

Designed for one-on-one self-paced learning. The student will be able to plan a practical, regular budget schedule of saving and spending.

PERSONAL MONEY MANAGEMENT, The American Bankers Association, Marketing/ Savings Division, 90 Park Avenue, New York, New York 10016. Cost: Single copy free. Grade Level: 12.

This booklet suggests sound approaches to successful money management. It includes spending, saving, housing, insurance, college costs, investing, and credit.

PERSONAL MONEY MANAGEMENT, New York Stock Exchange, Inc., School and College Relations, 11 Wall Street, New York, New York 10005. Cost: Free. Grade Level: 9-12.

This is an excellent guideline for teaching personal money management. Each unit contains objectives, outline of content, suggested learning experiences, and specific resources. It is definitely a guide.

PERSONAL MONEY MANAGER, Credit Union National Association, Inc., P.O. Box 431, Madison, Wisconsin 53701. Cost: Free. Grade Level: 11-12.

The "purse-size" booklet includes getting the most from your money, interest and service charges, buying a car and income taxes. It also includes a budget planner for each month.

POLICIES FOR PROTECTION, Educational Division, Institute of Life Insurance, 277 Park Avenue, New York, New York 10017. Cost: Free. Grade Level: 9-10

The programmed material is designed to help students gain an understanding of the principal ideas of life and personal insurance.

PRACTICE CHECKBOOK, Trust Company of Georgia, P.O. Drawer 4418, Atlanta, Georgia 30302. Phone: (404) 588-8479. Cost: Free. Grade: 9-12.

These are practice checkbooks with a list of transactions the students can make. There is a form for reconciling their bank statements after the teacher returns their cancelled checks.

READ THE LABEL, SET A BETTER TABLE, DeKalb Extension Services, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free. Grade: 11-12.

This pamphlet describes how smart shoppers can use nutrition labeling to help them serve better meals and save money. Excellent guide.

SHOPPING BY MAIL? YOU'RE PROTECTED, Public Documents Distribution Center, Pueblo, Colorado 81009. Cost: Free. Grade Level: 11-12.

This brochure explains your rights and how to use them.

SHOPPING FOR CREDIT CAN SAVE YOU CASH, Consumer Information, Public Documents Distribution Center, Pueblo, Colorado 81009. Cost: Free. Grade Level: 11-12.

Here are some pointers to help you shop for money, installment buying through contracts and through credit cards, and other kinds of revolving charge plans. (5 pages)

SMART SAVING, BORROWING BUDGETING: PART II, Managing Your Money Series, Credit Union National Association, Inc., P.O. Box 431, Madison, Wisconsin 53701. Cost: Free. Grade Level: 9-12.

An eight-page booklet exploring teenagers and their spending. The purpose of this booklet is how to save, spend, and use your credit wisely. An excellent reference for teenagers.

"SOLD OUT" SUPERMARKET SPECIALS, Federal Trade Commission, Washington, D.C. 20580. Cost: Free Grade Level: 9-12.

Points out the fact that supermarkets must make specials available at the price advertised--either right on the shelf or immediately upon request.

SO YOU'RE GOING TO BUY A DISWASHER, DeKalb Extension Service, DeKalb County, Courthouse, Decatur, Georgia 30030. Cost: Free. Grade Level: 11-12.

This leaflet describes the various styles of dishwashers and the features you can choose from.

SO YOU'RE GOING TO BUY A DRYER, DeKalb Extension Service, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free. Grade Level: 11-12.

This informative booklet discusses what to look for when purchasing a dryer. It is very useful as a guide to purchasing appliances.

SO YOU'RE GOING TO BUY A MICROWAVE OVEN, DeKalb County Extension Service, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free Grade Level: 11-12.

This booklet begins with principles of microwave cooking and describes how it works along with features that affect what you pay. Good reference.

SO YOU'RE GOING TO BUY A RANGE, DeKalb Extension Service, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free. Grade Level: 11-12.

This pamphlet describes different styles of ranges and the features that can be selected. It gives points to keep in mind when purchasing a range.

SO YOU'RE GOING TO BUY A REFRIGERATOR, DeKalb Extension Service, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free. Grade Level: 11-12.

This pamphlet describes types of refrigerators, features, and signs of quality to look for when purchasing a refrigerator.

SPECIAL MATERIALS FOR SPECIAL LEARNERS, Social Studies School Service, Dept. 22, 10,000 Culver Blvd., P.O. Box 802, Culver City, California 90230. Cost: $3.95 each. Grade Level: 3-4.

These three spirit duplicating master books are designed for use in special education classes or for slow learners. Basic buying skills, money management, and basic banking operations are covered.

STOP! WHAT ARE YOU SIGNING? The Cooperative League of the U.S.A., 1828 L. Street, Northwest, Washington, D.C. 20036. Cost: Free Grade Level: 9-10.

This leaflet states what can happen when people don't read before signing contracts. The basic steps to be taken before signing any contract are simply stated.

STUDENT PRACTICE CHECKBOOKS, Citizens & Southern National Bank, Atlanta, Georgia 30305. Cost: Free. Grade Level: 9-12.

Students can learn to write checks and keep balances through the use of this book of non-negotiable checks.

SUPERSHOPPER: A GUIDE TO SPENDING AND SAVING, Social Studies Service, Department 22, 10,000 Culver Blvd, P.O. Box 802, Culver City, Calif. 90230. Cost: $3.40 each. Grade Level: 10-12.

Covers savings, credit, transportation, shopping by mail, how to buy jewelry, hi-fi systems, and musical instruments.

THE EQUAL CREDIT OPPORTUNITY ACT..AND AGE, Federal Reserve System, Washington D.C. 20551. Cost: Free. Grade Level: 11-12.

This pamphlet describes the provisions of the Equal Credit Opportunity Act that prevents your age from being used against you when you need credit.

THE EQUAL CREDIT OPPORTUNITY ACT...AND WOMEN, Federal Reserve System, Washington, D.C. 20551. Cost: Free. Grade Level: 11-12.

A description of the Equal Credit Opportunity Act provisions that apply to sex and marital status and how they affect women who want credit.

THE LANGUAGE OF INVESTING, The New York Stock Exchange, 11 Wall Street, New York, NY 10005. Cost: Free. Grade Level: 11-12.

A glossary of investment terms.

THE LIFE INSURANCE ANSWER BOOK, Institute of Life Insurance, 277 Park Avenue, New York, NY 10017. Cost: free. Grade Level: 11-12.

This booklet contains answers to the most frequently asked questions about life insurance including: Do I have enough insurance, what is the cash value of a policy, how often should I renew my policies?

THE NEW ABC'S OF HEALTH INSURANCE, Health Insurance Institute, Department W, 277 Park Avenue, New York, NY 10017. Cost: Free. Grade: 11-12.

This booklet includes basic information about today's health insurance policies and plans provided through insurance companies. (20 pages)

THE SEARCH FOR ECONOMIC SECURITY, Education Services, Institute of Life Insurance, 277 Park Avenue, New York, NY 10017. Cost: Free Grade Level: 10-12.

This 60-page booklet describes America's pattern of family security from colonial times to the present. It emphasizes how Americans protect their economic security.

THE STORY OF CHECKS, Federal Reserve Bank of New York, Public Information, 33 Liberty Street, New York, NY 10045. Cost: Free Grade Level: 9-12.

In "comic book" format, this publications provides a history of checks and the federal reserve system, a look into the future and a glossary. It also explains clearly how to write a check.

12 SECRETS TO SMART FOOD BUYING, The Cooperative League of the USA, 1828 L Street, NW, Washington, D.C. 20036. Cost: Free. Grade: 9-10.

This well-illustrated pamphlet suggests ways to shop wisely and what to look for in buying groceries.

THE TWO FACES OF DEBT, Federal Reserve Bank of Chicago, P.O. Box 834, Chicago, Ill. 60690. Cost: Free. Grade Level: 11-12.

An examination of the nature of debt in the American economy. It describes how debt is distributed among major groups of debtors and creditors.

THREE DAYS TO CANCEL DOOR-TO-DOOR SALES, Federal Trade Commission, Washington, D.C. 20580. Buyers Guide No. 15. Cost: Free. Grade Level: 9-12.

Discusses the Federal Trade Commission rule that give you the right to cancel within 3 days a door-to-door sale of $25 or more.

TRUST SERVICES FROM YOUR BANK, American Bankers Association, 1120 Connecticut Avenue, NW, Washington, D.C. 20036. Cost: Free. Grade: 11-12.

This booklet answers the questions that bankers are asked most often about trust services.

UNDERSTANDING BONDS AND PREFERRED STOCKS, Merrill, Lynch, Pierce, Fenner & Smith, Inc., 70 Pine Street, New York, NY 10005, or 270 Peachtree St. Atlanta, GA 30303. Cost: Free. Grade Level: 11-12.

This booklet is a guide to investment planning and suggests where specific information can be found on fixed-income securities.

UNDERSTANDING FINANCIAL STATEMENTS, The New York Stock Exchange, 11 Wall Street, New York, NY 10005. Cost: Free. Grade Level: 11-12.

Points out some of the keys that can help make financial statements more meaningful.

UNDERSTANDING LIFE INSURANCE FOR THE FAMILY, Division of Home Economics, Federal Extension Service, U.S. Department of Agriculture, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 (Teacher's Guide and Bulletin) Cost: 10¢ Grade: 11-12.

Points of discussion include: different kinds of life insurance, how to plan an insurance program, how to understand what protection to buy, how to decide when and what kind of life insurance to buy, and how much to buy.

UNORDERED MERCHANDISE, Federal Trade Commission, 6th Street & Pennsylvania Avenue, NW, Washington, D.C. 20580. Cost: Free. Grade Level: 11-12.

Describes what to do if you have difficulty with unordered merchandise or are tormented with statements demanding payment for such.

UNDERSTANDING THE MUTUAL FUNDS, The Robinson-Humphrey Company, Inc., Two Peachtree Street, NW, or 2970 Peachtree Road, NW, Atlanta, Georgia. Phone: (404) 577-3700 or (404) 261-6300. Cost: Free. Grade: 11-12.

A handbook on mutual funds--principles of investing, types of mutual funds, what the mutual fund offers, the acquisition charge, and government regulations.

UNDERSTANDING THE NEW YORK STOCK EXCHANGE, New York Stock Exchange, 11 Wall Street, New York, NY 10005. Cost: Free. Grade Level: 11-college

This booklet illustrates how the New York Stock Exchange plays a vital role in the capitalistic system.

UNDERSTANDING THE OVER-THE-COUNTER SECURITIES MARKET, Commodity Research Publications Corp., 140 Broadway, New York, NY 10005. Cost: Free Grade Level: 11-12.

A 2-part booklet explaining corporate securities and over-the-counter securities market and its activities.

USING RETAIL CREDIT, Consumer Information Services, Dept. 703-Public Relations, Sears, Roebuck, and Company, Chicago, Ill 60611. Cost: Free. Grade Level: 9-12.

Retail credit is carefully described in this easy-to-read, 19-page booklet with useful illustrations. Different types of retail credit plans are explained in simple terms that are easy to understand.

WARRANTIES: THERE OUGHT TO BE A LAW, Public Documents Distribution Center, Pueblo, Col. 81009. Cost: Free. Grade: 11-12.

This pamphlet describes what kind of warranties there are and the difference between guarantees and warranties, along with a checklist to use when buying products.

WHAT EVERYBODY OUGHT TO KNOW ABOUT THIS STOCK AND BOND BUSINESS, Merrill, Lynch, Pierce, Fenner & Smith, 70 Pine Street, New York, NY 10005. Cost: Free. Grade Level: 11-adult.

Some plain talk from Merrill Lynch about a simple business that often sounds complicated. (30 pages)

WHAT EVERYBODY SHOULD KNOW ABOUT CHECKING ACCOUNTS, Trust Company Bank of Georgia, P. O. Drawer 44188, Atlanta, GA 30302. Phone: (404)588-8479. Cost: Free. Grade Level: 9-12.

Explains what a check is, all about checking accounts, how to open and keep a checking account, how to write a check, and the life of a check.

WHAT IS OPEN DATING, DeKalb Extension Service, DeKalb County Courthouse, Decatur, Georgia 30030. Cost: Free. Grade Level: 11-12.

This booklet is designed to answer some of the most frequently encountered questions about food product dates and what they mean.

WHAT TRUTH IN LENDING MEANS TO YOU, Federal Reserve System, Washington, D.C. 20551. Cost: Free. Grade Level: 9-12.

Describes what the truth in lending law means to the consumer.

WHEN YOU USE CREDIT, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Cost: 10¢ Grade Level: 11-12.

This guide and bulletin helps one decide whether to use credit or not, when to use credit, the different kinds of credit, how to shop for credit, and how to understand the terms of any contract.

WHERE YOU SHOP IS AS IMPORTANT AS WHAT YOU BUY, Public Documents, Distribution Center, Pueblo, Colorado 81009. Cost: Free. Grade Level: 11-12.

This brochure explains that, in order to get the best bargain, you need to carefully weigh the advantages and disadvantages of each kind of outlet before making your final decision. (5 pages)

YOU AND YOUR MONEY, Federal Reserve Bank of Richmond, P.O. Box 27622, Richmond, VA 23261. Cost: Free. Grade Level: 11-12.

A well-illustrated pamphlet on money, which discusses the consumer, the money he earns, spends, and saves. It traces money from the pocket to the business discussion the responsibilities of consumers.

YOU AND YOUR CREDIT BUREAU, Associated Credit Bureaus, Inc., 6767 Southwest Freeway, Houston, Texas 77036. Cost: Free. Grade Level: 11-12

Describes how the credit bureau serves the community and makes it possible for the consumer and the credit granter to deal with one another in an atmosphere of mutual trust.

YOUNG COUPLES MAKE MONEY WORK, Institute of Life Insurance, 277 Park Avenue, New York, NY 10017. Cost: Free. Grade Level: 11-adults.

A guide for engaged or married couples on managing their money satisfactorily as well as saving.

THE YOUNG PEOPLES GUIDE TO HOME BUILDING, National Association of Home Builders, 1625 L Street, NW, Washington, DC 20036. Cost: Free Grade Level: 10-12.

Gives the steps of home building with the consumer in mind. It includes a fun post-test at the end to assure the reader that he has the accurate facts.

YOUR GEORGIA BANKS, Georgia Bankers Association, 923 William-Oliver Building, Atlanta, GA 30303. Cost: Free. Grade Level: 9-12.

A 30-page booklet offering students an opportunity to get practical information about banks and banking.

YOUR MONEY'S WORTH IN FOODS, US Department of Agriculture, Agriculture Research Service, Hyattsville, Md. 20782. Cost: Free. Grade: 11-12.

A 28-page booklet presents information on meal planning and food shopping for consumers interested in economizing. A helpful handbook.

YOUR SOCIAL SECURITY, U.S. Department of Health, Education, and Welfare, Social Security Administration, Public Documents Distribution Center, Pueblo, Colorado 81009. HEW Publication No. (SSA)76-10035. Cost: Free. Grade Level: 11-12.

It tells how you earn protection under social security, the kinds of benefits you and your family can get, how it is financed, and other information that can help you in planning for the future. (27 pages)

VISUAL AIDS

Films 16 mm

A DAY AT THE FAIR, Association Films, 5797 New Peachtree, Atlanta, GA. Phone: 404-458-6251. Color, 28 min. Cost: Order through your school library or call. Grade Level: 8-12.

Why we need credit,how revolving credit operates from the point of view of consumers who use credit, and the companies that provide it.

A DAY IN THE LIFE OF HARVEY MACNEIL, Film Fair Communications, 10900 Ventura Boulevard, P.O. Box 1728, Studio City, CA 91604. Color, 9 min., 1976. Cost: Print $135, rental $15. Grade Level: 10-12.

A film showing how a family can utilize the free community services when unemployed or receiving low income pay.

ANALYZING ADVERTIZING, Centrol Education Films, 1621 W. 9th Street, Lawrence, Kansas 66044. Color, 13 min., 1973. Cost: $195. Grade Level: 7-8.

Shows some of the techniques used by commercial advertisers to persuade consumers to buy their products and services.

BRAND NAMES AND LABELING GAMES, Benchmark Films, Inc., 145 Scarborough Road, Briarcliff Manor, NY 10510. Color, 9 min., 1973. Cost: Print, $145, $20 rental. Grade Level: 7-adult.

Humorous satire looking at similar products with different prices and the USDA's attempt to confuse consumers with meaningless size designations. Preview available.

BUY, BUY, Churchill Films, 662 N. Robertson Blvd, Los Angeles, CA 90069. Color, 20 min., 1973. Cost: Print, $250, rental $21. Grade: 7-college.

Dissects TV commercials with the comments made by the admen and producers who make them. Advertising is a game of profitable lies.

BUYING WITH A TWISTED ARM, Journal Films, 909 W. Deversey Parkway, Chicago, ILL. 60614. Color, 13 min., 1975. Cost: $175. Grade: 9-adult.

Four buying situations are presented where buyer appears trapped. Would preparation allow them to make a rational decision?

CONSUMER EDUCATION SERIES, AV Unit, Education Media, Services Dept., Office of Instructional Services, Georgia Dept. of Education, Atlanta Georgia 30334. Color, 12 min., 1969. Cost: School subscription. Grade level: 7-college.

BUDGETING

This film examines the importance and problems involved in budgeting. It also demonstrates the financial basis of living on sound budget planning.

INSTALLMENT BUYING

This films discusses the benefits and dangers of purchasing items on an installment plan. Other items discussed are down payments, interest charges, and maximum loan limits.

RETAIL CREDIT BUYING

This film examines the cost and potential dangers of excessive credit buying. Items discussed are interest comparison, computing costs of simple interest rates, actual interest rates on charge accounts, and functions of a credit bureau.

CREDIT AND LOANS, State Department of Education, Audio Visual Service, 1066 Sylvan Road, SW, Atlanta, GA 30310. Black & White, 17 min. Cost: Order through your library, Catalog #4751. Grade Level: 7-12.

Emphasizes the phases of borrowing and credit--home and car purchasing, methods of financing, installment purchases, credit card usage.

DOLLARS AND SENSE, Association Films, 5797 New Peachtree Road, Atlanta, GA Phone: 404-458-6251. Color, 14 min. Cost: Order through your school library or call. Grade Level: 8-12.

A breakdown of life insurance needs (supplement to retirement income discussed).

ECONOMICS AND THE INDIVIDUAL SERIES, Dun and Bradstreet and Audio Production, 630 Ninth Avenue, New York, NY 10036. Phone: 217-757-0760. Color, 17 min. Cost: Prints $150 each, $695 set, 4-day rental $30. Grade Level: 7-12.

BIG DAY TOMORROW

Five interwoven story lines covering: earning, spending, saving, borrowing, investing, and security.

CROSSROADS

The time for decisions about earning an income: What to look for in a job, where to look, how to go about it, what to consider, who to consult, how to plan, prepare, and determine priorities in choosing a position, a career, a life style.

WHICH COMES FIRST?

Savings and Investing, the benefits and pitfalls, when to save and how much, when to invest and how much, the variety of saving and investing programs available, the motivation for savings & investing.

CREDIT AND LOANS, Audio Visual Unit, Educational Media Services Dept., Office of Instructional Services, Georgia Dept. of Education, Atlanta, Georgia 30334. Color, 17 min., 1961. Cost: school subscription. Grade Level: 7-college.

This film describes all phases of borrowing and credit as it concerns the individual.

CONSUMER FRAUD SERIES, Pyramid Films, Box 1048, Santa Monica, CA 90406. Color, 10 min., 1976. Cost: Print, $175 each or 5/$750, Rental, $20 each or 5/$60. Grade Level: 9-12.

A series of films showing how a family is confronted with a fraud scheme. The different areas covered are the Bait and Switch, Mail Order Fraud, Credit Overextension, and Furnace Fraud.

CONSUMER GAME, Pyramid Films, Box 1048, Santa Monica, CA 90406. Color, 16 min. Cost: Print, $280, Rental, $20. Grade Level: 9-12.

Discusses psychological appeals frequently used in ads such as the need to be considered accepted and/or loved by others, popularity, success, and achievement,status, security, happiness, "realness" or "natualness," escape and adventure, and culture.

THE CONSUMER OFFENSIVE, Benchmark Films, Inc., 145 Scarborough Road, Briarcliff Mannor, NY 10510. Color, 26 min., 1975. Cost: Print $390, Rental, $40. Grade Level: 7-adult.

A film covering the history of the consumer movement and actions of consumer organizations. Ralph Nader's activities are highlighted.

CONSUMER REPORTS GUIDE TO BANKING, Consumer Reports Films, Consumers Union, 256 Washington Street, Mt. Vernon, NY 10550.

SAVINGS ACCOUNTS, Color, 13 min., 1977. Cost: Print, $190, $21 2-day rental. Grade Level: 10-12.

Emphasizes comparison shopping when wanting to open a savings account.

CHECKING ACCOUNTS. Color, 12 min., 1977. Cost: Print, $175, $21, 2-day rental. Grade Level: 10-12.

Shows the varying costs of checking accounts.

SHOPPING FOR CREDIT, Color, 19 min., 1977. Cost: Print, $265, $31, 2-day rental. Grade Level: 10-12.

Shows the varying rates of interest on loans.

CONSUMER SKILLS SERIES, Coronet Films, 65 E South Water Street, Chicago, IL 60601. Color, 16 min., 1975. Cost: Prints $167-$230, each. Grade Level: 7-12.

Practical and clear advice on how to buy a used car.

OF DOLLARS AND SENSE

Spending, budgeting, borrowing

SOMETHING FOR A RAINY DAY

Discussess the plans that cover unexpected developments.

FRAUD: YOU LOSE, Summerhill Productions, P.O. Box 156, Station Q, Toronto, Ontario M4T-2M1 Canada. Color, 30 min., 1973. Cost: Print $228, Rental $20. Grade Level: 9-12.

Dramatizes fraudulent practices such as mail order rackets, phoney contests, bait and switch and other.

FRED MEETS A BANK, State Department of Education, Audio Visual Service, 1066 Sylvan Road, SW, Atlanta, GA 30310. Color, 14 min. Cost: Rent through your library, Catalog #4360. Grade Level: 7-9

Discusses the topics of opening savings accounts, handling checking accounts, securing loans, and other banking services.

GALS, GUYS, AND DOLLS, Benchmark Films, Inc., 145 Scarborough Road, Briarcliff Manor, New York 10510. Color, 1975. Cost: Print $110 Rental $15. Grade Level: 5-adult.

Marshall Phron shows with dolls how children's future buying habits are stimulated as well as sex roles. Preview available.

HOW TO BUY A USED CAR, Consumer Reports Film, Box XT-23, 256 Washington Street, Mount Vernon, New York 10550. Color, 16 min. Cost: Print $220, 3-day rental $25. Grade Level: 9-12.

This film tells you how to avoid buying a headache along with your "bargain." The important steps in buying a used car are covered, from choosing the right lot to driving away in a really good deal.

IN THE BOX, Film Fair Communications, 10900 Ventura Blvd, P.O. Box 1728, Studio City, CA 91604. Color, 13 min., 1976. Cost: Print $180, Rental $20. Grade Level: post-secondary

A film showing how people can get out of financial difficulties through credit counseling and Chapter XIII of the Bankruptcy Act.

IT ALL ADDS UP, Association Films, 5797 New Peachtree Road, Atlanta, Georgia Phone: 404-458-6251. Color, 21 min. Cost: Rent through your library. Grade Level: 8-12.

Describes what happens when a bank is forced to close its doors and liquidate. Free teacher's guide with each booking.

MAKING IT ON YOUR OWN, Teaching Resources Film, Mount Kisco, NY 10549. Color, 1975. Cost: $15.50 film with record, $16.50 film with cassette. Grade Level: 9-12.

Four topics: Understanding your paycheck, good maintenance makes good sense, how to select professional assistance, making the most of yourself.

MARRIAGE AND MONEY, Institute of Life Insurance, 277 Park Avenue, New York, NY 10017. Color, 15 min. Cost: $6. Grade Level: 9-12.

Examines how one young couple learns to manage new financial responsibilities. Using this case study approach, principles and practices of money management are illustrated including an examination of the decision-making process that can be used to achieve financial goals.

MEET MARGIE, Film Fair Communications, 10900 Ventura Blvd., P.O. Box 1728, Studio City, CA 91604. Color, 10 min. Cost: Print $140, rental $15. Grade Level: post-secondary.

A film that deemphasizes the importance of money but shows how one can live on a limited income and still enjoy life.

MONEY MANAGEMENT AND FAMILY FINANCIAL PLANNING, Aetna Life and Casualty, 151 Farmington Avenue, Hartford, CT 06115. Color, 15 min., 1973. Cost: Print $110 each, 6/$600. Grade Level: 9-adult.

Topics covered: budgeting, banking, credit, buying, insurance, and securities.

MONEY TREE, Dr. George Walters, Division of Business and Business Education, at Emporia, Kansas State College, Emporia, Kansas 66801, OR State Department of Education, Audio Visual Service, 1066 Sylvan Road, SW, Atlanta, GA 30310. Color, 20 min. Cost: free loan. Grade Level: 9-12.

Outstanding film about the influence that money management may have on marital success. Through a moving, love story that becomes a tragedy, the inexperience of a young couple in managing purchases and finance brings the world into the classroom.

NEEDS AND WANTS, Film Fair Communications, 10900 Ventura Blvd, Studio City, CA 91604. Color, 9 min., 1976. Cost: print, $135, rental $15. Grade Level: 7-adult.

A film discussing the decision-making process when determining whether or not a product is a need or a want.

NICKELS, DIMES, AND DOLLARS, ACI Media Inc., 35 W 45th Street, New York, NY 10036. Color, 1975. Cost: $68 per set. Grade Level: 3-6.

Four topics: Earn and Save, Shop with Care, Make It Yourself, Fix it Yourself.

NOT YOU TOO, Communications Group West, 6335 Homewood Avenue, Hollywood, CA 90028. Color, 8 min., 1973. Cost: Print $100. Grade Level: College.

A good attention-getting introduction to consumer frauds.

ON GUARD - BUNCO!, Aims Instructional Media Services, 626 Justin Avenue, Glendale, CA 91201. Color, 26 min., 1972. Cost: Print $260, rental $40/1-3 days. Grade Level: 10-adult.

A film that covers four areas of consumer fraud. They are: swindling old people, encyclopedia salesmen deception, home improvement frauds, and the pigeon drop scheme.

THE OWL WHO GAVE A HOOT, Dr. George Walters, The Division of Business and Business Education at Emporia, Kansas State College, Emporia, KS 66801. Color, 15 min. Cost: Free Loan. Grade Level: 9-12.

Cartoon film about consumer fraud such as bait and switch advertising, contracts, credit, interest rates.

PEOPLE MAKE IT HAPPEN: ROGER RETROFIT, Consumer Product Safety Commission, 1330 West Peachtree Street, NE, Atlanta, Ga 30309. Color, 1975. Cost: Free Loan. Grade Level: 3-7.

Part I - an animated film describing how to bring consumer products up to today's safety standards. (2 min.)

Part II - Expounds on Part I in more detail. (1½ min.)

Part III- Continues from Parts I & II and urges the spread of the principles that are involved in product safety. (3 min.)

PERSONAL FINANCIAL PLANNING, State Department of Education, Audio Visual Service, 1066 Sylvan Road, SW, Atlanta, GA 30310. Black/White, 11 min. Cost: Order through your library, Catalog #799. Grade Level: 7-12.

Emphasizes the need for financial planning in relation to long-range and immediate goals.

READ THE LABEL, SET A BETTER TABLE, Modern Talking Picture Service, 4705-F Bakers Ferry Road, Atlanta, GA Phone: 404-696-2025. Color, 14 min., 1974. Cost: Free Loan. Grade Level: 10-12.

To help consumers understand the new nutrition labels that are appearing on food products, FDA has produced this film featuring Dick Van Dyke. It may be borrowed from any Food and Drug Administration Consumer Affairs Officers.

A RUN FOR YOUR MONEY, AIMS Instructional Media Service, 626 Justin Avenue, Glendale, CA 91201. Color, 14 min., 1976. Cost: Print $235. Rental $20. Grade Level: 9-11.

Shows 17 ways to get better gas mileage from your car. Would benefit those just learning to drive.

THE SHOPPING GAME, Encyclopedia Britanica, Educational Corporation, 425 N. Michigan Avenue, Chicago, Ill. 60611. Color, 20 min. Cost: print or preview. Grade Level: 9-12.

Provides guidelines in shopping for various goods and services. Demonstrates good shopping techniques. Points out consumer frauds and dishonest selling practices.

SHOPLIFTING IS STEALING, AIMS Instructional Media Services, 626 Justine Ave., Glendale, CA 91201. Color, 16 min., 1975. Cost: Print $250, rental $30. Grade Level: 9-12.

A film that discusses the serious nature of shoplifting and its costs in terms of the consumer.

60-SECOND SPOT: THE MAKING OF A TELEVISION COMMERCIAL, Pyramid Films, Box 1048, Santa Monica, CA 90406. Color, 25 min., 1974. Cost: Print $325, rental $30. Grade Level: 10-12.

How a big-budget TV commercial is made.

STEERING CLEAR OF LEMONS, Consumer Reports Films, Box XT-23, 256 Washington Street, Mount Vernon, NY 10550. Color, 16 min. Cost: Print $220, rental $25. Grade Level: 9-12.

Based on Consumer Reports test findings and investigations, this color film raises issues such as: Do ads give you the facts you need to know to make wise decisions? Are extra ingredients really worth the extra cost? Do certain government actions help or hurt consumers?

TIRE WISE, AIMS Instructional Media Services, 626 Justine Avenue, Glendale, CA 91201. Color, 15 min., 1976. Cost: Print $240, rental $20. Grade Level: 9-12.

A film giving information on buying and using tires emphasizing safety and economy.

TO LIFE, WITH LIFE, Association Films, 5797 New Peachtree Road, Atlanta, GA Phone: 404-458-6251. Color, 13 min. Cost: Rental or through your library. Grade Level: 9-12.

Views attitudes of today's youth toward inner values and the outer world. Topics include personal financial security reinforced by life insurance.

WISE AND RESPONSIBLE CONSUMERSHIP, Centron Education Films, 1621 W 9th St, Lawrence, KS 66044. Color, 13 min., 1973. Cost: Print $195. Grade Level: 7-12.

Deals with pitfalls of impulse buying, promotional tactics by retailers, pricing, service and guarantees, loss leaders, bait and switch, labeling and responsible shopping.

WISE USE OF CREDIT, State Department of Education, Audio Visual Service, 1066 Sylvan Road, SW, Atlanta, GA 30310. Black/White, 11 min. Cost: order through your library, Catalog #800. Grade Level: 7-12.

Discusses the advantages and disadvantages of consumer credit, the types of credit, and the amount of credit a family can afford.

YOU'LL EARN IT, Dr. George Walter, The Division of Business and Business Education at Emporia, Kansas State College, Emporia, KS 66801. Color, 24 min. Cost: free loan. Grade Level: 9-12.

Discussion of money management principles through study of three cases.

YOUR CREDIT IS GOOD...A FIRM ABOUT PAYING LATER, State Department of Education, Audio-Visual Service, 1066 Sylvan Road, SW, Atlanta, GA 30310. Color, 15 min. Cost: Order through your library, Catalog #4347. Grade Level: 7-12.

How installment buying works--message, no matter how good it sounds, you pay what it says on the contract. Be sure you understand what you sign before you sign.

Filmstrips

AGENCIES THAT PROTECT THE CONSUMER, Universal Education and Visual Arts, 100 Universal Plaza, Universal City, CA 91608. Color, 10 min., 1970. Cost: $70. Grade Level: 10-12.

A series of six filmstrips with either record or cassette covering the Federal Trade Commission; Food and Drug Administration; the Postal Service; Department of Agriculture; state, county, city, and independent services; and a question and answer filmstrip over the above strips.

BANKING AND BANKING SERVICES, Changing Times Education Service, Dept. 8657, 1729 H. Street, NW, Washington, D.C. 20006. Color, 229 frames, 1975. Cost: $47.50, record or cassette. Grade Level: 9-12.

Five case study situations for an in-depth study into the world of banking. Topics: How do you choose a bank, how to open and maintain a checking account, four factors that determine effective annual yield on savings accounts, how financial institutions differ in the kinds--and costs--of loans they give, the many services offered by financial institutions.

BANKING AND INSURANCE (PEOPLE AT WORK SERIES), Pathescope Educational Media, Inc., 71 Weyman Avenue, New Rochelle, NY 10802. Color, 50-75 frames, 1977. Cost: $25. Grade Level: 4-8.

Anne starts her first bank account and is helped to understand the different jobs in handling and protecting money in the banking and insurance industries.

THE BUTTERICK CONSUMER EDUCATION SERIES, Butterick Publishing, P.O. Box 1945, Attoona, PA 16603. Color, 10 min. each, 1977. Cost: $75/program or 5/$325. Grade Level: 7-10.

A five-program series consisting of 3 filmstrips with records or cassettes in each unit with student activity materials and teacher's guide. Topics covered are Consumer Process, the Planning Process, The Buying Process, the Legal Process, and the Action Process.

BUYING HEALTH CARE, Changing Times Education Service, 1729 H. Street, NW, Washington, DC 20006. Color, 16 min., 109 frames, 1975. Cost: $43 w/record, $47.50 w/cassette. Grade Level: 9-12.

Shopping for a Doctor-Right to choose; comparison shopping, how to find and select doctors, dentists, etc.

Choosing a Hospital-types of hospitals, criteria for choosing and getting the most.

Saving on Prescriptions-Generic vs brand name drugs, price posting, and advertising, getting the most for you money on prescription drugs.

Paying for Health Care-Budgeting for health care, effect of inflation, Medicare, Medicaid, national health insurance.

It's Your Health-Consumer responsibilities in buying health care, warning on gyps and frauds in the health care area, channels of appeal.

CHECKING OUT CHECKS, Federal Reserve Bank of New York, Research Dept, Atlanta, Georgia 30303. Color, 6 min. audio casette, 1977. Cost: $12.50. Grade Level: 9-12.

Full color "mod" cartoon. 35 21-page comic style booklets, four duplicating activity masters.

CHOICES AND DECISIONS: BECOMING A WISE CONSUMER, American Council of Life Insurance, 1850 K Street, NW, Washington, DC 20006. Color, 25 min., 1977. Cost: $15/kit. Grade Level: 10-12.

A series of kits covering budgeting, buying, insurance, and coping with change. Kits are available either with records or cassettes.

CONCERNING YOUNG CONSUMERS, Macmillan Publishing Company, 866 3rd Avenue, New York, NY 10022. Color, 6 filmstrips with cassette or record, 1975. Cost: $108/set. Grade Level: 9-12.

Not just a "how-to-buy" series, but attempts to instill sense of values in students by clearly showing them difference between "I want," and "I need."

CONSUMER ADVERTISING TEACHING KIT, Proctor and Gamble Company, Educational Services, P.O. Box 599, Cincinnati, Ohio 45201. Phone: 513-562-2431. Color. Cost: $7 each. Grade Level: 9-12.

Kit includes a 32-page teacher resource manual and 16-page teacher idea Price and User's Guide--ideas for activities and stimulating discussion, Possible time frames for classroom use of the materials; pre- and post-tests, ad analyzer classroom wall chart, 50 80-page student leaflets.

CONSUMER CHOICE: THE DRIVING FORCE OF A MARKET ECONOMY, Procter and Gamble Educational Services, P.O. Box 14009, Cincinnati, OH 45214. Color, 1977. Cost: $7 each. Grade Level: 8-10.

Part I - deals with the importance of our economic choices and the impact that they have on our economy. (10 min.)

Part II - deals with what happens in the market place when consumers exercise their choice of products. Product life span, prices, stocks, bonds, loans, profits, dividends, and competition are discussed.

CONSUMER EDUCATION: BUYING RIGHT SERIES, Eye Gate, 146-01 Archer Avenue, Jamaica, NY 11435. Color, 1973. Cost: $54/kit. Grade: 7-9.

HOW TO BUY - Deals with proof of purchases, oral and written guarantees, credit contracts, finance charges, and pro rated allowances. Solutions (such as customer services, small claims courts) to consumers' problems are also discussed. (8 min.)

RECOGNIZING REAL BARGINS - This filmstrip discusses product quality in terms of economics and how to set up a budget for saving money in order to purchase items. Unit pricing is also discussed. (8 min.)

GETTING WHAT YOU REALLY WANT - Deals with how to decide whether a product is really what you want through it's function, performance, and dependability as opposed to product cost. (9 min.)

TRAPS TO STAY OUT OF - deals with how to handle sales clerks especially high-pressure, door-to-door salesmen. Warnings as to advertising, service contracts, packaging, delivery fees, and hidden charges are also discussed. (9 min.)

HOW TO SHOP - Deals with the danger of impulse buying and how to use outside sources in order to check the reliability of a store and its product. Comparison shopping, catalogs and mail order buying, and service buying are also discussed. (9 min.)

DECIDING TO BUY - deals with the consumer problem of deciding whether or not to buy an item in relation to needs and wants. Comparative shopping through ads, telephone shopping, store reputation and consumer testing and reports are also discussed. (8 min.)

CONSUMER EDUCATION FILMSTRIP SERIES, Education Services, Institute of Life Insurance, Health Insurance Institute, 277 Park Avenue, New York, NY 10017. Color, 1976. Cost: $12. Grade Level: 9-12.

Stresses the importance of establishing financial priorities. Students learn how personal values and goals influence consumer decisions.

CONSUMER INSIGHTS ISSUES: WHAT'S IN AN ISSUE, J.C. Penney Educational and Consumer Relations, P.O. Box 4814, Atlanta, GA 30302. Color, 4 min., 1977. Cost: $1/packet, order #85135. Grade Level: 10-12.

This packet deals with examining different consumer issues, who is involved in these issues, what are the viewpoints of these issues, what is the student's viewpoint on the issue, and what is his/her plan of action on the issue. The packet includes a filmstrip with script, a poster, and activity sheets for discussion.

CONSUMER POWER AND SOCIAL CHANGE, Current Affairs, 24 Danbury Road, Wilton, CT 60897. Color, 15 min. Cost: $30. Grade Level: 10-12.

This filmstrip describes the consumer movement and its pressure on government and business for legislative reforms.

CONSUMER SKILLS SERIES, Guidance Associates, 757-3rd Avenue, New York, NY 10017. Color, 1976. Cost: $89.50. Grade Level: 9-college.

Shopping for Health Care (17 min, $48.50) covers how to be a well-informed consumer in health services.

Applying for Credit (12 min., $26) covers the problems of applying for credit, the hazards of credit, and how to get a credit card or a charge account.

Buying on the Installment Plan (15 min, $26) helps to develop skills in reading and understanding a retail installment contract. It reviews credit terms and evaluates installment purchases.

CONSUMER TAPES, Macmillan Library Services, 222B Brown Street, Riverside, NJ 08075. Color, 12 30-min. audio cassettes. Cost: $109.90 Grade Level: 9-12.

Consumer Tapes are 12 audio cassettes designed to help today's consumers and consumers to be gain the upper hand in the supermarket and marketplace. Films are divided into two units. Unit I contains: Budgeting, Borrowing, Getting Credit, Gyps and Frauds, Health Frauds, and Fighting Back. Unit II contains: Advertising, Comparison Shopping, Buying a Car, Housing, Major Appliances, and Insurance.

THE CONTEMPORARY CONSUMER SERIES, Gregg-McGraw Hill, 680 Forrest Road, NE, Atlanta, GA 30312. Color. Cost: $200. Grade Level: 10-12.

Values are the focus of all eight filmstrips. They all contain different dilemas which are solved by the students. The filmstrips provide discussion questions.

MAGGIE MARLAND'S PLATFORM SHOES, introduces financial security. The main theme is conformism vs individualism.

THE DEAL introduces the consumer and the law. To what extent do people who sell us things cheat and to what extent do consumers cheat when it serves their purposes.

THE NEW JOB introduces the marketplace. Raises the question of whether or not consumers are manipulated by sellers in the marketplace.

AL'S RED TIGRESS introduces transportation. To what extent should we live for the future, and to what extent should we sacrafice for the future.

THE $100,000 QUESTION introduces health, education and recreation. Can money buy happiness or are other aspects of life more important.

MAKING THE MOVE introduces housing. Must you make compromises when making consumer choices or should you hold out for exactly what you want.

LOVE ON THE INSTALLMENT PLAN introduces money management. Is it necessary to really plan purchases or should we trust our impulses.

STUFFED CABBAGE introduces food and clothing. What effect does peer pressure and family values have on consumer choices.

AN ECONOMIC PRIMER: $$$ TO DONUTS, Scholastic Production Distribution Center, West Nyach, NY 10994. Color, series of 4 filmstrips, 1976. Cost: $150. Grade Level: 8-12.

Four filmstrips: What is Money, What Things Cost, Who Earns What and Why, and The Distribution of Money. All present the basic concepts of economics, and raise questions about the social costs of economic decisions. Includes three card games, a humorous poster, and teacher's guide offering suggestions for class discussion.

FOOD DOLLARS AND SENSE, Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601. Color, 19 min., 1975. Cost: $4.50 Grade Level: 10-post secondary.

Teacher's guide and student leaflets dealing with comparison shopping.

GETTING DOWN TO BASICS: ABOUT ADVERTISING, Procter and Gamble Educational Services, P.O. Box 14009, Cincinnati, OH 45214. Color, 15 min, 1974. Cost: $7. Grade Level: 7-9.

Deals with the mechanics of advertising and how advertising affects consumers. Market research, development lab, product research, and mass production are discussed.

THE HISTORY OF THE CONSUMER MOVEMENT IN AMERICA, Consumer Affairs, Gulf Oil Corporation, P.O. Box 1563, Houston, TX 77001. Color, 8 min., 1976. Cost: Free. Grade Level: 9-12.

Covers the consumer movement historically. Included with the filmstrip are picture cards, resource booklet, script, and cassette.

INTERACT: A MULTIMEDIA PROGRAM IN CONSUMER EDUCATION, Laidlaw Brothers, Thatcher and Madison, River Forrest, IL 60305. Color, 12 min. each, 1974. Cost: $168 w/record, $179.50 w/cassettes. Grade Level: 10-12.

A kit of 6 filmstrips, teacher's manual, and 3 different student activity books covering the topics of budgeting, credit, advertising, comparison shopping, caveat emptor, and "What Can I Do?" Units sold separately in groups of 2 for $64.50 w/record, $69.50 w/cassette.

JUSTICE IN THE MARKETPLACE, Changing Times, Education Service, 1729 H Street NW, Washington, D.C. 20006. Cost: $43 w/records, $47.50 w/cassettes. Grade Level: 7-12.

Covers problems of getting redress from supplier, third party pressure, government consumer protection, small claims court, legal assistance. Five case studies.

LET THE BUYER BEWARE SERIES, Eye Gate, 146-01 Archer Avenue, Jamaica, NY 11435 Color, 1971. Cost: $54/ kit. Grade Level: 7-9.

EVERYTHING IS NOT WHAT IT APPEARS TO BE - deals with the influence of advertising on consumers, the cost breakdown of a product and the decision making process to use when deciding on whether or not to purchase. (7 min)

JOHNNY HAS ONE - deals with how "fads" and "keeping up with the Joneses" affect us as consumers. From this stems the decision process that consumers should go through before buying an item that may not be needed.

CAN YOU BELIEVE ADVERTISING - deals with the different forms of advertising used to influence buying. It discusses some of the devices used to mislead the consumer and suggests how to avoid being mislead.

MEASURES, VALUES, AND BARGAINS - deals with comparison shopping in regard to bargins and how to determine whether or not you are getting a real bargin. How to figure the cost of items of the same type but of different sizes for comparison purposes is also discussed.

USE, QUALITY, AND SERVICE - sets up guidelines on how to buy what is needed, the quality needed, and the services needed for a product through a series of examples of consumer purchases under different situations. Warranties and guarantees are also discussed.

IS IT SAFE - deals with product safety and the responsibility of the consumer and the manufacturer in seeing to proper product use and not abuse. Examples are given as to how some seemingly safe toys could be potentially dangerous.

LETS GO SHOPPING, Changing Times Education Service, Dept 8657, 1729 H Street, NW, Washington, DC 20006. Color, 238 frames, 1973. Cost: $47.50 w/record or cassette. Grade Level: 9-12.

Discussion based on 5 real-life case studies involving young people. Includes comparison shopping, hunting bargains, the supermarket maze, evaluating services, settling grievances. Kit contains 12 linemasters, exercises for review, guide to inquiry and discussion, reading and resource list, teachers guide.

LOW-INCOME CONSUMER EDUCATION PROJECT, Extension Visual Aids, Penn State University, 104 Agricultural Ad. Bldg, University Park, PA 16802. Color, 10 min., 1975. Cost: $15 per filmstrip. Grade: post-secondary

A series on teaching low income families how to manage money more efficiently by becoming better shoppers. Topics covered are budgeting, credit, food shopping, and consumer protection, 15 filmstrips. Each unit includes cassettes, lesson plans, script, duplicating handouts.

MAKING MONEY WORK, Federal Reserve Bank of Atlanta, Research Department, Atlanta, GA 30303. Color,11 min., 1977. Cost: $18.50. Grade Level: 10-college.

Includes teacher's guide with annotated script of filmstrips, key question outline, and glossary of economic terms. Two duplicating masters that engage students' minds in hypothetical policy-making decisions.

MAKING THE MOST OF YOUR MONEY, Educational Activities, Inc., 1937 Grand Ave, Baldwin, NY 11510. Color, 15 min., 1975. Cost: $69.95/kit. Grade Level: 7-12.

A kit containing five filmstrips with cassettes covering the topics of managing money, saving, borrowing, buying a car, buying a house, contracts, credit rating, high cost of dating, and buying clothes.

MANAGING YOUR MONEY, Teaching Resources Films, 2 Kisco Plaza, Mt. Kisco, NY 10549. Color, 52 frames, 12 min., 1974. Cost: $52 w/record, $54 w/cassettes. Grade Level: 9-12.

Topics include: living within your means, making your money work, planning your financial future, recognizing fraud, quackery, and deception. Sold individually, $14.50 each w/record, $16.50 w/cassettes. Filmstrips on fraud, quackery, and deception particularly good.

THE MEANING OF MONEY, Newsweek, 444 Madison Avenue, New York, NY 10022. Color, 1976. Cost: $79.95 w/records, $85 w/cassettes. Grade: 7-12.

A multimedia kit which includes 4 sound filmstrips, 5 duplicating masters, teacher's guide, resource manual. Designed to give students the straight-forward facts about money matters--at home, school and on the job.

MONEY AND LIFE STYLE, Changing Times Educational Service, Dept. 8657, 1729 H Street, NW, Washington, D.C. 20006. Color, 200 frames, 1973. Cost: $47.50. Grade Level: 9-12.

A look at how financial goals and personal values help chart a life style, estimating resources, long-term and short-term budgets, and a survey of people who give financial advice.

MONEY FOR SALE, AIMS Instructional Media Service, Inc., P.O. Box 1010, Hollywood, CA 90028. Color, 18 min. film or 4-10 min. filmstrips. Cost: $205 film, $20 film rental; 4 filmstrips $60 w/records, $68 w/cassettes. Grade Level: 9-12.

A clever cartoon approach to analyzing truth in lending, finance charges and anual percentages. Retraint in borrowing is stressed.

MOENY MANAGEMENT, RMI Educational Films, 701 Westport Road, Kansas City, MO 64111. Color, 23 min., 1974. Cost: $30. Grade Level: 7-college.

A series of nine(9) filmstrips covering marriage, family living, counseling, budgeting, credit, and advertising.

MONEY MANAGEMENT FILMSTRIP LIBRARY, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601. Color. Cost: $1.75-$2.50 each individual filmstrips, $7-8.00 each MMI filmstrip library. Grade Level: 9-12.

Be Credit Wise - Types and sources of consumer credit.

Your Money and You - Five basic steps in planning income to reach goals.

You the Shopper - emphasizes importance of knowing how to shop.

Your Wardrobe and You - importance of wardrobe planning and care.

Spending Your Food Dollars - information on planning use of food dollars.

OUR INCREDIBLE SHRINKING FOOD DOLLARS, Betty Crocker Teaching Aids, 9200 Films Center, Box 1113, Minneapolis, MN 55440. Color, 104 frames, 20 min, 1974. Cost: Free loan, $5 purchase. Grade Level: 9-12.

Discussion of causes of high good prices and what to do with them.

REGULATORY AGENCIES, Social Studies School Service, 10,000 Culver Blvd, Dept. 22, Culver City, CA 90230. Color, 1976. Cost: $50. Grade Level: 10-12.

Deals with the function of regulatory agencies that protect American consumers. The kit contains 2 filmstrips, teacher's guide.

SO YOU WANT TO USE CREDIT, Changing Times Education Service, Dept. 8657, 1729 H Street, NW, Washington, D.C. 20006. Color, 1973. Cost: $47.50 Grade Level: 9-12.

Insights into applying for credit, choosing a credit plan, too much of a good thing (over use of credit), if you lose your credit card, easy credit.

SO YOU WANT WHEELS, Changing Times, Dept. HE, 1729 H Street, NW, Washington, D.C. 20006. Color, 1972. Cost: $47.50/kit. Grade Level: 10-12.

Deal with buying your first car, shopping for a car loan, finding out about insurance, passing the tire test, and having your car fixed. The kit consists of 2 filmstrips, 8 transparancies, teacher's guide.

TO BUY OR NOT TO BUY, Random House, Inc., 201 E 50th Street, New York, NY 10022. Color, 70 frames w/cassettes, 1975. Cost: $99/kit. Grade Level: 6-12.

Contains 18 purchase cards, 50 research cards, 10 copies of 3 different consumer magazettes, wall chart, student record sheet, student questionnaire, 96-page teacher's guide.

TYPICAL GYPS AND FRAUDS, Changing Times Education Service, Dept. 8657, 1729 H Street, NW, Washington, DC 20006. Color, 200 frames, 1973. Cost: $47.50 record/cassette. Grade Level: 9-12.

Provides an introduction to basic topics and proceeds to examine 5 cases of fraudulent and deceptive practices. Topics include: home improvement frauds, preparitory & vocational school frauds, bait and switch, mail-order offers, money-making schemes.

YOUR MONEY MATTERS--YOU TAKE THE CREDIT, National Consumer Finance Assoc., 1000 16th Street, NW, Washington, D.C. 20036. Color, 10 min. each. Grade Level: 9-12.

Your Money Matters - getting the most out of the money you make in terms of what is most important to you.

You Take the Credit - kinds of credit, shopping for credit.

Slide/Tape Series

Consumer Product Safety Commission Slides/Tapes, 1330 West Peachtree Street, NE, Atlanta, GA 30309. Color, 1975. Cost: Free loan. Grades: general.

PEOPLE MAKE IT HAPPEN: THE FIVE STEPS TO PRODUCT SAFETY - A 66-slide presentation outlining the five steps of product safety (selection, use, maintenance, storage, and disposal).

PEOPLE MAKE IT HAPPEN: SELECTION - A 62-slide presentation discussing the selection process.

PEOPLE MAKE IT HAPPEN: STORAGE AND DISPOSAL - A 74-slide presentation applying the principals of storage and disposal of products.

PEOPLE MAKE IT HAPPEN: USE AND MAINTENANCE - A 78-slide presentation discussing the use and maintenance of products.

TV PROGRAM: CONSUMER SURVIVAL KIT, Consumer Survival Kit, P.O.Box 1975, Owingo Mills, MD 21117. Color, 26 30-min TV programs, 1975. Cost: $1 per booklet.

Each program covers one consumer topic and tells what booklet is available on that subject.

Vocational Education Materials Center, Slides/Tapes, 124 Fain Hall, University of Georgia, Athens, GA 30602. Color, 15-20 min. each, 1974-76. Cost: $77. Grade Level: 9-12.

Section 1:

Time to Do What we Choose
Buying a Color Television
The World of Portable Appliances
The Microwave Oven
How to Select Major Appliances
The Credit Bureau
Home Security: Protecting Your Home and Family

Section 3:

Buying Insurance
Making Consumer Complaints
Financial Planning - Estimating Income
Financial Planning - Estimating Expenses
Health Insurance
What You Should Know about Contracts
Taxes
Recordkeeping

Section 6:

Food and Drug Administration
FDA and Cosmetic Regulation
Cosmetics: Friend or Foe?
Services Available from PUB Health Departments
Permanent Care Labeling
Easy Meals the Frozen Way
Getting the Most for Your Dollar

Posters and Work Charts

THE MONEY MANAGER, Institute of Life Insurance, Health Insurance Institute, 277 Park Avenue, New York, NY 10017. Color, 1975. Cost: Free - quantities of 50. Grade Level: high school to adult education.

A work chart that contains guidelines for preparing a complete and workable personal or family budget.

WHO USES CONSUMER CREDIT?, WHY DO PEOPLE USE CONSUMER CREDIT?, HOW MUCH CONSUMER CREDIT IS USED?, WHAT IS THE CONSUMER'S NET WORTH?, National Consumer Finance Association, Education Services Division, 1000 16th Street, NW, Washington, D.C. Color posters. Cost: $1 Grades: 9-12.

Set of four color posters.

GAMES AND SIMULATIONS

THE BUDGETING GAME, Changing Times Education Service, Division of Kiplinger Washington Editors, Inc., Dept. C, 1729 H Street, NW, Washington, DC 20006. Cost: $24.50. Grade Level: 9-12.

Provides students an opportunity to practice decision-making skills in money management through consumer economics simulations. The students are placed in families, then given problems of handling family expenses and budgeting in a given set of circumstances.

Time: 2-4 hours playing. There are 12-month periods, each month equals about 15-20 minutes.

Note: Four groups or 16 students can play at the same time. Instruction sheets are provided for teachers and students with easy-to-follow directions. A reading and resource list included.

BUY AND SELL, EDU Game, Creative Classroom Activities, P.O. Box 1144, Sun Valey, CA 91352. Cost: $3.00. Grade Level: 9-12.

Buy and Sell furthers students in their understanding of concepts of economics as well as business law, consumer protection and awareness.

Time: 3 class periods.

Note: Student movement should be allowed for in classroom arrangement according to specific instructions.

CAREERS, Parker Brothers, Salem,Massachusets 01970. Cost: $4.74 Grade Level: 7-12.

Careers gives participants a preview of the working world. Players choose their occupations and set their own success goals from those given. As they meet realistic challenges, there are rewards, promotions, setbacks and decision-making actions.

Time: One half to two hours.

Note: May be purchased at any department store. Simple to play and very entertaining.

COMPETITION OR CONTROL, Southwestern Publishing Company, 5101 Madison Road, Cincinnati, OH 45227. Cost: Part of a set of five economic simulations at a cost of $38 per set. Grade Level: 7-12.

Aims to familiarize the participants with the role government plays in certain rent markets to protect the consumer.

Time: One hour.

Note: Most useful for teachers of consumer economics. May be played in general classroom setting.

CONSUMER, Western Publishing Company, Inc., Education Division, 850 Third Avenue, New York, NY 10022. Cost: $30. Grade Level: 7-12.

Consumer involves students in day-to-day decision-making problems of American adults in the marketplace. Students have to decide to use income or credit for their purchases. They learn about the cost of using credit as opposed to cash.

Time: One and one-half hours if 15-17 play. More players lengthens playing time.

THE CONSUMER CHOICE GAME, Proctor and Gamble Educational Services, P.O. Box 14990, Cincinnati, OH 45214. Cost: $7. Grades: 9-12.

Students assume the decision-making roles of both consumer and producer and therefore, will gain a practical understanding of the relationship between consumer choice and the development of new products. How well they do as consumers depends on their skill in satisfying their personal needs and wants with limited resources. The "winning" producers are those who best analyze and respond to consumer preference.

Time: The game will take 3-5 class periods to play and can be played on consecutive days and spread out over a period of time.

CONSUMER REDRESS, Changing Times Education Service, 1729 H Street, NW, Washington, DC 20006. Cost: $8.95. Grades: 8-12.

Teams compete in trying to get consumer complaints settled through major channels of appeal. One of the best ways to teach about channels of appeal and to impress upon students that they have a right to be heard.

Time: One class period or less.

Note: Some preparation is involved. The instructor must be familiar with the materials and the rules of the game.

DEALING WITH LIFE INSURANCE, 1976, American Council on Life Insurance, 277 Park Avenue, New York, NY 10017. Cost: $10. Grades: 9-12.

Dealing with Life Insurance is a card game. Five decks of cards are included with which 2 games may be played. One, a modification of "Go Fish," and the other a modification of Gin Rummy. It develops a basic vocabulary of life insurance and shows the variety of choices available in planning a life insurance program.

FLIP--FAMILY LIFE INCOME PATTERN, Instructional Simulations, Inc. (ISI), 2147 University Avenue, St. Paul, Minnesota 55114. Cost: $35. Grade Level: 11-12.

Flip is designed to help students make realistic economic decisions in planning and implementing a family budget when they encounter real life problems.

Time: Three to four class periods. May be stopped and restarted.

Note: Each student or team should work independently.

GHETTO, Western Publishing Company, Inc., 850 Third Avenue, New York, NY 10022. Cost: $24. Grade Level: 10-12.

Ghetto explores the pressures that the urban poor live under and choices that face them as they seek to improve their life situations.

Time: Four class periods, 30 minutes allowed for preparation, 30 minutes for follow-up discussion.

HOUSEHUNT, Changing Times Education Service, Division of Kiplinger Washington Editors, Inc., 1729 H. Street NW, Washington, DC 20006. Cost: $8.95. Grade Level: 9-12.

All the problems, alternatives, and decisions of real-life househunting are included in this dynamic and fast-paced game. It introduces significant factors that commonly influence selection of housing and the decision-making processes involved. This game motivates students to acquire knowledge and skills useful in selecting housing.

Time: 2-3 class periods. A half period is needed to introduce the game and 1 class period for follow-up session.

Note: An excellent way to introduce students to a unit on housing.

INVEST, Changing Times Education Service, Division of Kiplinger Washington Editors, Inc., 1729 H Street, NW, Washington, D.C. 20006. Cost: $8.95. Grade Level: 9-12.

Invest is designed as an introductory activity to the study of saving and investing. Players decide how to invest their money and are introduced to various generalizations, principles, and terms relating to saving and investing.

Time: Each investment "year" equals a 15-minute round. This can be reduced if class can play at a faster pace.

Note: One class period is needed for orientation, 2-3 class periods for playing and one class period for debriefing.

JATE, Jate Industries, available in most department stores. Cost: $3. Grade Level: 9-12.

Jate speculates the stock market. Each student buys and sells stock in an effort to increase the cost and be the winner. Many definitions associated with the stock market are identified in the game.

Time: The teacher sets a prescribed time limit on the game.

Note: Up to six players per game.

MANAGING YOUR MONEY, Credit Union National Association, Inc., P.O. Box 431 Wisconsin 53701. Cost: $2.50. Grade Level: 7-adult.

This is a realistic teaching game which involves the student in the problems of family finance--paying unexpected medical bills, repair bills, taxes, insurance premiums; getting a job, drawing a salary; insuring life and property; borrowing for major needs; saving regularly; building an estate.

Time: 1-1½ hours of play for 2-6 players.

Note: Variations are included.

MARKET, Benefit Press, 10300 W. Roosevelt Road, Weschester, IL 60153. Cost: $51. Grade Level: 8-12.

Market divides the entire class into two groups, consumers and retailers, to discover the economic concepts of market, profit, and supply and demand. Points are given for the best choices and use of limited funds. The consumer team with the best choices wins the game.

Time: 1 class period to administer the rules and pregame playing. Four more periods to play the game twice.

Note: Each game lasts 2 periods, then have students exchange roles. Classroom should be arranged to allow student movement.

MARKETPLACE, Security Pacific National Bank, Joint Council on Economic Education, 1212 Avenue of the Americas, New York, NY 10036. Cost: $75. Grade Level: 9-14.

Marketplace provides opportunity for decision-making concerning allocation of resources in a relatively risk-free environment.

Time: 12 months of play--each month equals about 50 minutes of playing time or 6-12 hours total.

Note: Classroom should have plenty of floor space. Specific arrangement is included in teacher's manual.

MONOPOLY, Parker Brothers, Salem, Missouri 01970. Also available in local department stores. Cost: $6.66. Grade Level: 5-12.

Monopoly involves making investments. Students can buy, sell, and swap real estate, railroads, and utilities. Excellent enrichment tool.

Time: 1-3 hours.

ONGOING ISSUES IN AMERICAN SOCIETY, Encyclopedia Britannica Educational Corporation, 425 Michigan Avenue, Chicago, Illinois 60611. Grade Level: 11-adult.

By using case studies, the American consumer examines the three devices most commonly used to protect the consumer: laws, regulatory agencies,

and private citizen's action. All three devices, while useful, have limitations. These limitations are explored in this game.

Time: Each case study designed for one 50 minute period.

Note: Included are three 15-minute filmstrips and 5 cassettes. These materials are to be used in conjunction with lessons in the resource readings.

PAYING YOUR WAY, McGraw-Hill Book Company, 1221 Avenue of the Americas, New York, NY 10020. Cost: $15.95. Grade Level: 9-12.

This is a board game. It provides money-management instruction through simulation of real-life situations for high school students. Two - eight players. The object is to either furnish a studio apartment (the short game) or to furnish a one-bedroom apartment (the long game). Careers are chosen, paydays come, and spending takes place.

Time: Two class periods.

PRIORITIES, DECISIONS, SECURITY, The Educational Division, Institute of Life Insurance, 277 Park Avenue, New York, NY 10017. Cost: Free. Grade Level: 7-12.

Crossroads applies the decision-making process in a simulation involving chance and decisions and reinforces the concepts of "resource" and "choices." This simulation provides practice applying the decision-making process to everyday decisions regarding education and career choics.

Time: Can be stopped at any point. If interest is high, you can return to it another day.

Note: Crossroads is the game included in this package. Also included are 2 filmstrips, 2 spirit masters and a teacher's guide.

SHARE THE RISK, Changing Times Education Service, Division of Kiplinger Washington Editors, Inc., 1729 H Street, NW, Washington, DC 20006. Cost: $8.95. Grade Level: 9-12.

Share the Risk is designed basically as a game of concepts, offering opportunities for understanding probability, risk, and safeguarding the future through effective risk-sharing. Playing the game should help students experience insurance planning as a conserving and stabilizing activity rather than a "gamble" for big gains or losses. It should also give students experience in assessing insurance needs and avoiding being "overinsured" or "underinsured." Finally, the game should provide insights into how the factors of probability and loss experience help determine the cost of insurance.

Time: Three or more class periods, depending on the number of players in each share-the-risk pool and number of rounds (years) played.

Note: One full period should be set aside for orientation and practice play, at least one period for playing and one for reviewing.

SWINDLE, Changing Times Education Service, Division of Kiplinger Washington Editors, Inc., 1729 H Street NW, Washington, DC 20006. Cost: $8.95 Grade Level: 9-12.

In Swindle, players begin with equal resources and through strategic thinking, bargaining, and decision making, learn how to identify and avoid traps waiting for them in the marketplace.

Time: One class period. One half a class period for preparation and one half - one period for evaluation.

EVALUATION MEASURES AND PROGRAMMED INSTRUCTION

Evaluation Measures

TEST OF CONSUMER COMPETENCIES, Thomas O. Stanly. Grade Level: 8-12. Cost: $13 per package of 20 test booklets.

This test comes in two parts, Form A and Form B, with 55 questions each. It measures the knowledge of secondary school students in 14 content areas in consumer education.

TEST OF UNDERSTANDING IN PERSONAL ECONOMICS, Joint Council on Economic Education, 1212 Avenue of the Americas, New York, NY 10036. Grade Level: 9-12.

Cost: Interpretive manual - 1-9 copies, $2/copy; 10 or more, $1.60/ copy. Package of 25 re-useable booklets: 1-9 copies, $6/package; 10 or more, $4.80/ package.

This test packet is comprised of an interpretive discussion manual that gives a rationale for each test question and a test consisting of 50 questions to be administered both as a pre-test and post-test. Stresses economic roles of the individual as worker, consumer, and citizen.

Programmed Instruction

CONSUMER EDUCATION, Westinghouse Learning Corporation. Order through the Social Studies School Service Catalog, 10,000 Culver Blvd, P.O. Box 802, Culver City, CA 90230. Grade Level: 9-12.

Cost: WLC30 Complete Kit, $84.50
WLC301 Student Progress Books, $3.50 each

This kit is a "PLAN" individualized course that helps students develop consumer awareness and an understanding of the influence of the economy on everyday life. Students work at their own rates through 2 clusters covering buying principles and money management. The two clusters contain 16 Objective Learning Units which present individual projects utilizing resources outside the kit. Tests are included for each unit. The kit contains enough materials for 3 students and a teacher's guide. It is keyed to most major consumer education texts.

CONSUMER EDUCATION PROGRAMMED LEARNING INSTRUCTION UNITS, 1975 Revised, Delta Pi Epsilon, Inc., Gustavus Adolphus College, St. Peter, MN 56082. Grade Level: 9-12.

Cost: Complete Set - $7.20; Instructor's Handbook and Units I, II, III, IV-2, IV-3, V, VI, VII, VIII, and XII - 50¢ each; Units IV-1, IX, X, and XI - $1 each. With an order of four or more numbered units, a 20% discount is allowed and Instructor's Handbook is free.

This is a 14-part programmed unit series. Each unit covers a specific aspect of consumer education. As a whole, it examines the entire spectrum of consumer education.

INSTRUCTOR'S HANDBOOK

Presents the authors of the units, some suggested techniques for using the programmed units, and behavioral goals for each unit.

UNIT I - The Individual Consumer in the Marketplace

Unit I examines such topics as the various roles of the consumer, rational decision-making, budget allocations, credit buying, sources of consumer information, fraudulent practices, consumer rights.

UNIT II - Budgeting and Money Management

Unit II is devoted to the problem of scarcity, preparing a budget, estimating income and expenses, the importance of saving, the need for keeping records, and the "real" cost of choice making.

UNIT III - Using Consumer Credit

Unit III discusses the importance of credit, the advantages and disadvantages of using consumer credit, different credit sources and their respective costs, different types of credit, legal documents that accompany credit, and the role of consumer credit in the economic system

UNIT IV-1 - Buying Goods: Food

Unit IV (Part 1) takes up topics such as nutrition, the importance of a food budget, comparative shopping for food items, food advertisements, packaging, and numerous practical suggestions to follow to stretch one's food dollars.

UNIT IV-2 - Buying Goods: Clothing

Unit IV (Part 2) discusses numerous suggestions for buying clothing, various outlets from which clothing may be purchased, purchasing clothing on credit, major laws pertaining to clothing, sources of useful information, and many practical "tips" on how to care for them.

UNIT IV-3 - Buying Goods: Household Furnishings and Appliances

Unit IV (Part 3) discusses numerous practical suggestions for buying household furnishings and appliances, sources of useful information, guarantees and warranties, the importance of safety when selecting an appliance, different styles, and furnishing an apartment.

UNIT V - Buying Services

Unit V examines such topics as the types of services available for sale in the American economy, the price-quality relationship, obtaining estimates, service contracts, guarantees and warranties, sources of information, the four basic consumer rights, and various laws which protect the purchaser of services.

UNIT VI - Buying Transportation

Unit VI takes up topics such as the various means of transportation, costs of operating an automobile, fixed costs, flexible costs, used cars, financing, auto insurance, and automobile warranties.

UNIT VII - Using Leisure Time, Energy and Money

Unit VII discusses the importance of using leisure time activities wisely, community activities, sources of information concerning recreational activities, the costs of different leisure time activities, and choosing specific activities wisely.

UNIT VIII - Housing

Unit VIII examines topics such as the advantages and disadvantages of buying/renting, landlord-tenant relationship, leases, the legal aspects of buying a home or renting an apartment, financing the purchase, and home insurance.

UNIT IX - Making Use of Insurance

Unit IX takes up topics such as the need for insurance, different types of personal insurance policies, legal aspects of purchasing insurance, insurance costs, insurance contracts, and some practical suggestions for determining one's insurance needs.

UNIT X - Savings and Investments

Unit X discusses the importance of savings and investments, the various types of savings institutions and investment opportunities, how to compute interest income, and how to plan for one's savings and/or investments.

UNIT XI - Consumer Taxes

Unit XI is devoted to topics such as the purposes of taxation, the tools of "fiscal policy," the various types of taxes, paycheck deductions, the importance of keeping accurate records for tax purposes, and the tax rate structures.

UNIT XII - The Consumer in Society

Unit XII discusses the circular flow of economic activities, the role of the consumer in our economy, the factors of production, how prices are determined, the consumer movement, consumer legislation, and the American private enterprise economic system in general.

EDUCATIONAL LEARNING PACKET, 1975, Consumer Credit Counseling Service, 401 Wood Street, Pittsburgh, PA 15222. Grade Level: 9-12. Cost: $1.50 per packet.

Worksheets on money management, credit, and shopping skills are included. A series of case studies and a 4-page resource list are also included. Particularly useful to the teacher just starting out who has not developed her or his own materials.

HELPS - HOME ECONOMICS LEARNING PACKAGES, AHEA Sales Office, 2010 Massachusets Avenue, NW, Washington, DC 20036. Cost: 1 teacher/student package, $2; extra student sections (lots of 10), $3.

1001 Advertising Appeal. How advertising influences buying practices (secondary/intermediate)

1003 Bargain Hunters. Getting a real bargain at sales. (sec/inter)

1006 Checking Account--A servant to You. Opening and managing a checking account. (secondary/beginning)

1013 Money Might. Using a personal spending plan for managing money. (middle/intermediate)

1015 On Being a Choosy Consumer. Knowledge of marketing practices, prices, and quality characteristics for the food buyer. (middle/intermediate)

1016 The Consumer is King. Consumer rights and responsibilities and the laws and organizations that protect the consumer. (sec/beg)

1017 The Facts of Life Insurance. The purposes of life insurance and the characteristics of the four-basic policy types. (sec/beg.)

1019 This Little Piggy Bank went to Market. Types of stores, their services, and how to use them to fit individual needs. (sec/post-sec/intermediate)

1020 You Can Bank on It. Banking services, checking accounts, saving institutions, and lending services. (sec/beg)

1023 Advertising and You. Advertising strategies. (sec/beg)

1029 Installment Sales Contracts: Protection or Pitfall. Understanding installment sales contracts. (sec/advanced)

1031 Security Is...A Step in the Right Direction. Steps in the management process toward realizing personal and family financial goals. (sec/inter)

1039 Buy Now, Pay Later. Formulating an adequate understanding of the concept of consumer credit. (sec/advanced)

1048 Read The Label Before You Buy. Information on labels.

1049 Values and Goals Have Strings on Your Money. (sec/inter)

RATE YOUR CREDIT, Alice Wiese, Illinois Teacher, 351 Education Bldg., University of Illinois, Urbana, IL 61801. Grade Level: low reading level. Cost: $2.00.

Two-part package to teach components of a credit rating. First is a self-teaching kit with a scoring device. The second part is a game for 2 or more that seeks to improve the factors and become able to secure growth.

UNIGRAPH LEARNING ACTIVITY PACKAGES, Unigraph Products, P.O. Box 24287, Seattle, WA 98124. Grade Level: 7-12. Cost: $12.50 each. Time: 3-5 hours average length.

These self-contained, self-directed individual lessons provide material on a wide variety of consumer education topics. The student sheets give an overview of the topic, the rationale for studying the LAP, objectives, a pre-test, and a post-test.

LIFE INSURANCE by Primavera. Students learn what kind of life insurance is best for them and how to select the right company and policy.

HEALTH AND HOMEOWNER'S INSURANCE by Primavera. Students are taught the special problems and solutions involved in buying insurance.

ADVERTISING by Johnston. Students learn to evaluate and use advertising constructively; 26 pages of instructional materials.

BUDGETING by Primavera. Identification of values and goals. Activities include setting up and operating a budget. 43 pages.

COMPARISON SHOPPING by Johnston. Students learn the techniques and benefits of comparison shopping and the consequences of unplanned, impulsive buying. 33 pages.

CONSUMER CONTRACTS by Johnston. Students learn agreements, such as buying tickets to a performance or accepting a babysitting job, are contracts. 31 pages.

CONSUMER RIGHTS AND RESPONSIBILITIES by Johnston. Students become familiar with laws that affect the rights and responsibilities of consumers, and learn to recognize infringements on consumer rights.

CREDIT by Macdonald. Students learn when to consider using credit, procedure for selecting the best credit, and how to manage debts.

CREDIT CARDS by Campbell. Students learn the difference between wise use and misuse of credit cards. 58 pages.

FINANCING AND INSURING A CAR by Macdonald and Primavera. Two sections complete this unit. Students learn what problems they will face in borrowing money for a car and insuring it. 57 pages.

FOOD ADDITIVES by Granberg. The pros and cons of additives are presented and students are shown how to get the facts by reading labels and checking FDA status. 38 pages.

HOUSING BY Johnston. The LAP investigates all types of housing with emphasis on renting since it is usually the first step. 34 pages.

INFLATION AND RECESSION by Johnston. Students explore the causes and effects of inflation and recession presented in terms they can understand and relate to. 28 pages.

LABELS ON FOOD AND CLOTHING by Johnston. Students learn that labels are an important source of information. They discover how to use labels to compare and analyze products. 30 pages.

SAVINGS AND INVESTMENTS by Lupher. Students learn how savings and investments can help put our limited resources into closer balance with our unlimited wants. 38 pages.

PAYROLL DEDUCTIONS by Sullivan. Students learn that about 20% of their paycheck goes to payroll deductions and spot deduction errors.

PERSONAL CHECKING ACCOUNTS by Sullivan. Students learn the complete checking cycle: deposits, check writing, and statement reconciliation. 29 pages.